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# CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

*400 East Chicago Avenue, East Chicago, IN 46312*

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## FY 2014-2018 Five Year Consolidated Plan and FY 2014 Annual Action Plan

*In Accordance with the HUD Guidelines for the  
Community Development Block Grant and  
HOME Investment Partnership Grant*

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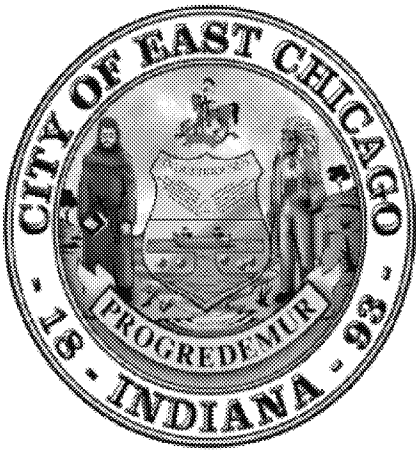
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## Executive Summary

### ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

The City of East Chicago, as a Federal entitlement, is required to complete an annual application for the use of the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds to the U.S. Department of Housing and Urban Development (HUD). The City of East Chicago has prepared its Five Year Consolidated Plan for the period of FY 2014, beginning July 1, 2014, through FY 2018, ending June 30, 2018. The Consolidated Plan (CP) is a strategic plan to implement Federal programs for housing and community development activities within the City of East Chicago and how the proposed activities will principally benefit low- and moderate-income individuals. The Consolidated Plan is a requirement of the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG) Program that must be completed by the entitlement community every five (5) years in conjunction with an update to the City's Analysis of Impediments to Fair Housing Choice (AI).

The Five Year Consolidated Plan establishes the goals the City of East Chicago proposes for the next five (5) year period and outlines the specific initiatives the City will undertake to address these goals by encouraging the development of decent housing, promoting a suitable living environment, and expanding economic opportunities. The Five Year Consolidated Plan is a collaborative planning process between the City, the community at large, social service agencies, housing providers, community development

groups, and economic development agencies. The process was implemented through a series of public meetings, stakeholder surveys, statistical data, and reviews of previous community development plans.

### **Maps:**

Included in this Plan Exhibit section are the following maps which illustrate the demographic characteristics of the City of East Chicago:

- Total Population Density by Census Tract Map
- Percentage of White Population by Census Tract Map
- Percentage of Minority Population by Census Tract Map
- Percentage of Population Age 65 and Over by Census Tract Map
- Percentage of Population Age 65 and Over by Quarter mile Grid Map
- Total Housing Units by Census Tract Map
- Percentage of Owner Occupied by Census Tract Map
- Percentage of Renter Occupied by Census Tract Map
- Percentage of Vacant Housing by Census Tract Map

## **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

The “Vision” of the Five Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the City of East Chicago, Indiana. The following priorities and goals have been identified to address the needs of the City and its residents for the period of FY 2014 through FY 2018:

### **Housing Strategy -**

**Priority Need:** There is a need for additional affordable, decent, safe, and sanitary housing for homebuyers, homeowners, and renters.

### **Goals:**

HS-1 Conserve and rehabilitate the existing housing stock in the community, including emergency repairs and handicap accessibility.

HS-2 Increase the supply of owner occupied housing units.

HS-3 Assist lower-income homebuyers to purchase a home through housing counseling, down payment and closing cost assistance.

HS-4 Improve the supply of affordable rental housing units and provide rental assistance.

HS-5 Promote fair housing through education and information.

#### **Homeless Strategy -**

**Priority Need:** There is a need for housing opportunities for homeless persons and persons at-risk of becoming homeless.

##### **Goals:**

HO-1 Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, and permanent housing.

HO-2 Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.

#### **Other Special Needs Strategy -**

**Priority Need:** There is a need for housing opportunities, services, and facilities for persons with special needs.

##### **Goals:**

SN-1 Promote housing opportunities and accommodations for the elderly, persons with disabilities, and persons with other special needs.

SN-2 Increase the supply of housing for the elderly, persons with disabilities, and persons with other special needs through rehabilitation and new construction.

SN-3 Support social services, programs, and facilities for the elderly, persons with disabilities, and persons with other special needs.

#### **Community Development Strategy -**

**Priority Need:** There is a need to improve the community facilities, infrastructure, public services, and the quality of life in the City of East Chicago.

##### **Goals:**

CD-1 Improve the City's public facilities and infrastructure through rehabilitation and new construction.

CD-2 Improve the physical, visual, and handicapped accessibility of community facilities and infrastructure.

CD-3 Improve and increase public safety, programs for youth, the elderly and the disabled including recreational programs, city services, and social/welfare programs throughout the City.

CD-4 Remove and correct slum and blighting conditions throughout the City.

#### **Economic Development Strategy -**

**Priority Need:** There is a need to increase employment, self-sufficiency, educational training, and empowerment for residents of the City of East Chicago.

##### **Goals:**

ED-1 Support and encourage new job creation, job retention, and job training opportunities.

ED-2 Support business and commercial growth through expansion and new development.

ED-3 Plan and promote the development and redevelopment of vacant commercial and industrial sites.

#### **Administration, Planning, and Management Strategy -**

**Priority Need:** There is a continuing need for planning, administration, management, and oversight of federal, state, and local funded programs.

##### **Goals:**

AM-1 Provide program management and oversight for the successful administration of federal, state, and local funded programs.

AM-2 Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

### **3. Evaluation of past performance**

Each year the City prepares a Consolidated Annual Performance Evaluation Report (CAPER). This report is submitted to HUD within ninety (90) days after the start of the

next program year. Copies of previous years' CAPERs are available for review at the City of East Chicago Department of Redevelopment's offices.

The FY 2012 CAPER, which was the fourth CAPER for the FY 2009-2013 Five Year Consolidated Plan, was submitted to HUD on September 2013. In the FY 2012 CAPER, the City of East Chicago expended 100% of its CDBG funds to benefit low- and moderate-income persons. The City expended 15.0% of its funds during the FY 2012 CAPER period on public services, which is at the statutory maximum of 15%. The City expended 20% of its funds during this CAPER period on Planning and Administration, which is at the statutory maximum of 20%. The City of East Chicago was under the required 1.5 maximum drawdown ratio.

#### **4. Summary of citizen participation process and consultation process**

The Five Year Consolidated Plan and Annual Action Plan are made up of many components, which includes: requests for proposals for funding (RFP's) from agencies/organizations; citizen participation; and the development of the Plans.

Each item of the plan is designed to benefit the low- and moderate-income population in the City of East Chicago. The City of East Chicago has an approved Citizen Participation Plan, as required by HUD, which is on file with HUD. The City abided by its Citizen Participation Plan in the preparation and development of the FY 2014-2018 Consolidated Plan and FY 2014 Annual Action Plan.

The first step of the planning process started with a meeting on Thursday, January 9, 2014 with the social service and housing agencies/organizations on how to complete their RFPs and to answer any questions. The staff of the Department of Redevelopment emailed solicitations on Friday, January 10, 2014 to social service and housing agencies/organizations for proposals which were due by Tuesday, February 4, 2014.

The next step in the development process was to hold two (2) public hearings to obtain citizen input.

The First Public Hearing notice was published on Monday, December 30, 2013 in "The Northwest Indiana Times", the local newspaper of general circulation in the area. In addition, the City sent out approximately 3,500 flyers to residents of East Chicago in their water bills. The City, through its media department, sent out a blast email to its contacts about the meeting. The First Public Hearing was held on Thursday, January 9, 2014 at the East Chicago Public Library located at 2401 East Columbus Drive. At the first

public hearing citizens had the opportunity to give their input and ideas on how the CDBG and HOME funds should be spent to benefit low- and moderate-income persons.

The Second Public Hearing Notice was published on Friday, April 4, 2014 in “The Northwest Indiana Times”. The Second Public Hearing was held on Thursday, April 24, 2014 at the East Chicago Public Library located at 2401 East Columbus Drive. During the Second Public Hearing, the citizens were given the opportunity to comment on the “draft” version of the FY 2014-2018 Consolidated Plan, FY 2014 Annual Action Plan, and FY 2014-2018 Analysis of Impediments to Fair Housing Choice.

The East Chicago Department of Redevelopment Board met on Tuesday, May 6, 2014 and approved the FY 2014-2018 Consolidated Plan, FY 2014 Annual Action Plan, and FY 2014-2018 Analysis of Impediments to Fair Housing Choice.

The FY 2014-2018 Consolidated Plan and FY 2014 Annual Action Plan were on public display beginning Monday, April 7, 2014 through Tuesday, May 6, 2014 at the following locations in the City and on the City’s website (<http://www.eastchicago.com>):

- City of East Chicago - Mayor’s Office, 4525 Indianapolis Blvd
- City of East Chicago Department of Redevelopment, 400 East Chicago Avenue

The following schedule was used in the preparation of the FY 2014-2018 Consolidated Plan and FY 2014 Annual Action Plan:

- Citizen, provider, and stakeholder consultation - January 9, 2014 thru May 6, 2014
- Published the First Public Hearing Notice - December 30, 2013
- First Public Hearing - January 9, 2014
- Published the Second Public Hearing Notice - April 4, 2014
- FY 2014-2018 Consolidated Plan and FY 2014 Annual Action Plans on display; begin 30 day public comment period - April 7, 2014
- Second Public Hearing - April 24, 2014
- End 30 day public comment period - May 6, 2014
- Redevelopment Department approval of the Plan - May 6, 2014
- Submission of Annual Plan to HUD - May 19, 2014
- Program year begins - July 1, 2014

## 5. Summary of public comments

The City received comments at its first and second public hearings. Newspaper notices, the sign-in sheets, and the summary of the minutes from the two (2) public hearings included at the end of this document.

## 6. Summary of comments or views not accepted and the reasons for not accepting them

All comments or views were accepted.

## 7. Summary

The overall goal of the housing, homeless, other special needs, community development, economic development, and planning programs covered by the Five Year Consolidated Plan is to strengthen cooperation with other jurisdictions and to develop partnerships among all levels of government and the private sector. This includes for-profit and non-profit organizations; to enable them to provide decent housing, establish and maintain a suitable living environment, and extend economic opportunities for every resident.

The Five Year Consolidated Planning process requires the City to state in a single document its strategy to pursue goals for all housing, community development, and planning programs. The City will use the Consolidated Plan's goals and objectives to allocate the next five (5) years of CDBG and HOME funds and to provide direction to other partners addressing the housing and community development needs of the low- and moderate-income population of the City of East Chicago. HUD will evaluate the City's performance under the Five Year Consolidated Plan against these goals.

The FY 2014 Annual Action plan for the City of East Chicago includes the City's CDBG funds and outlines which activities the City will undertake during the program year beginning July 1, 2014 and ending June 30, 2015. In addition, the Plan includes the HOME funds that the City will receive in FY 2014. This is the City's first year of the FY 2014-2018 Consolidated Plan

During the FY 2014 Program Year, the City of East Chicago, Indiana will receive the following Federal Financial resources, as well as expected CDBG and HOME Program Income:

- CDBG Funds - \$1,185,843
- CDBG Program Income - \$120,000
- HOME Funds - \$238,042
- HOME Program Income - \$4,440

**Total: \$1,548,325**

A "draft" of the FY 2014-2018 Consolidated Plan and FY 2014 Annual Action Plan was placed on display at the Mayor's office located at 4525 Indianapolis Boulevard and at the offices of the

Department of Redevelopment located at 400 East Chicago Avenue. The display period started on Monday, April 7, 2014 through Tuesday, May 6, 2014 for a 30 day display period. In addition, the City put the “draft” Plans on its website (<http://www.eastchicago.com/>). A second public hearing was held on Thursday, April 24, 2014 to discuss the proposed activities and solicit citizen comments. Upon completion of the 30 day comment period, the City of East Chicago submitted the FY 2014-2018 Consolidated Plan and FY 2014 Annual Action Plan to the U.S. Department of Housing and Urban Development Indianapolis Office on Monday, May 19, 2014.

DRAFT



## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	East Chicago	Department of Redevelopment
CDBG Administrator	Ms. Lyvette Turk	Department of Redevelopment
HOME Administrator	Mr. Nicholas Smith	Department of Redevelopment

Table 1 – Responsible Agencies

### Narrative

The City of East Chicago, Department of Redevelopment is the administrating agency for the CDBG and HOME programs. The Redevelopment Department has six (6) full-time staff members and a planning consulting firm to help assist with the oversight and compliance of the CDBG and HOME programs. The Department of Redevelopment prepares the Five Year Consolidated Plans, Annual Action Plans, ERR's, and the Consolidated Annual Evaluation Reports (CAPER), draws down funds to invoices, contract administration, and oversight of the programs on a day to day basis. Sub-recipients are monitored on an annual basis for compliance, or as needed.

### Consolidated Plan Public Contact Information

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**Website:** <http://www.eastchicago.com>

**PR-10 Consultation - 91.100, 91.200(b), 91.215(l)****1. Introduction**

While preparing the FY 2014-2018 Consolidated Plan and FY 2014 Annual Action Plan the City of East Chicago consulted with the East Chicago Housing Authority, social services agencies, housing providers, and members of the Continuum of Care for Northwest Indiana.

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).**

The City of East Chicago works with the following agencies to enhance coordination:

- **City of East Chicago Redevelopment Department** - oversees the CDBG and HOME programs.
- **East Chicago Housing Authority** - oversees the Section 8 Housing Choice Voucher Program, improvements to public housing communities, and the development of scattered site housing.
- **Social Services Agencies** - the City provides funds to improve services to low- and moderate-income persons.
- **Housing Providers** - the City provides funds to rehabilitate and develop affordable housing for low- and moderate-income families and individuals.
- **Indiana Housing and Community Development Authority (IHCDA)** - oversees the Continuum of Care Network for Northwest Indiana.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

Not Applicable, the City of East Chicago does not receive an ESG entitlement grant.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The Continuum of Care Network for Northwest Indiana is an ESG member of the Indiana CoC and receives State funds.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

The City of East Chicago interviewed agencies offering housing and human services within the City in order to obtain their input and gain insight into potential impediments to fair housing. The following agencies participated in the information gathering through roundtable discussions, individual meetings, or through surveys:

- Awakenings Community Services, Inc.
- Indiana Parenting Institute
- Early Learning Partnerships of NWI
- Foundations of East Chicago
- Lake Area United Way
- Urban League of NWI, Inc.
- Sojourner Truth House/Missionaries of Charity
- Northwest Indiana Community Action Corporation
- North Township Trustee
- Salvation Army
- Catholic Charities of Northwest Indiana
- NAACP
- Indiana Legal Services, Inc.
- We Care from the Heart Social Services
- Indiana Family and Social Services
- Regional Mental Health – Stark Center
- United Neighborhood Organizations, Inc.
- Lisa's Safe Haven Daycare
- East Chicago Katherine House Boys and Girls Club
- Boy Scouts
- Continuum of Care Northwest Indiana, Inc.
- Healthy East Chicago
- HealthLinc East Chicago
- Carnegie Arts Center
- W.O.W. Foundation (Working Outside the Walls)
- Haven House
- Meals on Wheels of NWI
- City of East Chicago Health Department
- East Chicago Housing Authority

- The Community Builders
- NWI Habitat for Humanity Program
- Harbor Meadows Apartments/St. Luke Housing & Development Corp.
- RMC Central Office (Harborside Apartments)
- McColly Real Estate
- American Home Realty (located in East Chicago)
- Greater Northwest Indiana Association of Realtors

**Identify any Agency Types not consulted and provide rationale for not consulting**

All agencies were consulted.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Indiana Housing and Community Development Authority (IHCD)	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.

Table 2 – Other local / regional / federal planning efforts

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

The City of East Chicago, Department of Redevelopment is the administrating agency for the CDBG and HOME programs.

**Narrative (optional):**

Not Applicable.

## PR-15 Citizen Participation

### 1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The FY 2014-2018 Consolidated Plan and FY 2014 Annual Action Plan has many components to try to receive and encourage citizen participation. These components are the following: request for proposals for funding (RFP's) from agencies/organizations; meeting with agencies/organizations on how to complete the RFP; a needs hearing; and a hearing to gather public comments on the draft plan on public display. All these comments are included in the consolidated and annual action plan. Through the citizen participation process the City uses citizens input to develop how the plan will serve the low- and moderate-income population needs to reach its goals set in the Five Year Consolidated Plan.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1.	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies	See public hearing comments in the summaries.	See public hearing summaries.	None	Not Applicable.

2.	Newspaper Ad	Minorities	None	None	None	Not Applicable.
		Persons with disabilities				
		Non-targeted/broad community				
		Residents of Public and Assisted Housing				
3.	Internet Outreach	Agencies	None	None	None	<a href="http://www.eastchicago.com">http://www.eastchicago.com</a>
		Non-targeted/broad community				
		Minorities				
		Persons with disabilities				
4.	Other	Non-targeted/broad community	Submitted applications for funding.	Addressed needs through funding.	None	Not Applicable.
		Residents of Public and Assisted Housing				
		Agencies				
		Minorities				

Table 3 – Citizen Participation Outreach

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

The City of East Chicago used the HUD Comprehensive Housing Affordability Strategy (CHAS) data, which provides information on housing needs, to prepare its estimates and projects. The tables in this section have been filled in with the data sets from HUD based on the American Community Survey (ACS) five year estimate, and the 2010 U.S. Census. This data is the most current information on which to base the five year needs assessment.

The City of East Chicago is part of the Continuum of Care Northwest Indiana, Inc., which has joined the State of Indiana Continuum of Care. Data for the development of the needs for the homeless in the area.

Additional needs for the City of East Chicago were obtained from input and interviews with various social service agencies, housing providers, city staff, and resident survey comments.

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## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

Demographics	Base Year: 2000	Most Recent Year: 2010	% Change
Population	32,414	30,218	-7%
Households	11,689	9,727	-17%
Median Income	\$26,538.00	\$28,999.00	9%

**Table 4 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,665	1,770	1,640	1,010	2,640
Small Family Households *	1,110	675	590	550	1,340
Large Family Households *	505	225	320	135	465
Household contains at least one person 62-74 years of age	285	340	285	160	455
Household contains at least one person age 75 or older	255	270	270	70	255
Households with one or more children 6 years old or younger *	995	464	475	299	275
* the highest income category for these family types is >80% HAMFI					

**Table 5 - Total Households Table**

**Data Source:** 2006-2010 CHAS



## Housing Needs Summary Tables

## 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	110	45	35	0	190	0	4	0	0	4
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	25	20	20	0	65	0	0	0	10	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	200	60	110	0	370	0	35	55	0	90
Housing cost burden greater than 50% of income (and none of the above problems)	1,095	305	0	0	1,400	305	180	70	45	600

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	275	560	115	10	960	95	220	265	190	770
Zero/negative income (and none of the above problems)	240	0	0	0	240	15	0	0	0	15

Table 6 – Housing Problems Table

Data Source: 2006-2010 CHAS

2. **Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,430	430	170	0	2,030	305	220	125	50	700
Having none of four housing problems	555	720	745	370	2,390	120	405	595	590	1,710
Household has negative income, but none of the other housing problems	240	0	0	0	240	15	0	0	0	15

Table 7 – Housing Problems 2

Data Source: 2006-2010 CHAS

**3. Cost Burden > 30%**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	665	445	55	1,165	170	75	130	375
Large Related	425	75	4	504	45	105	60	210
Elderly	180	195	34	409	160	185	105	450
Other	350	205	20	575	24	75	60	159
Total need by income	1,620	920	113	2,653	399	440	355	1,194

**Table 8 – Cost Burden > 30%**

Data Source: 2006-2010 CHAS

**4. Cost Burden > 50%**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	530	120	0	650	120	15	10	145
Large Related	345	15	0	360	25	0	10	35
Elderly	160	110	0	270	140	100	20	260
Other	270	70	0	340	20	75	45	140
Total need by income	1,305	315	0	1,620	305	190	85	580

**Table 9 – Cost Burden > 50%**

Data Source: 2006-2010 CHAS

**5. Crowding (More than one person per room)**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	205	85	85	0	375	0	25	45	10	80
Multiple, unrelated family households	20	30	45	0	95	0	10	10	0	20

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	225	115	130	0	470	0	35	55	10	100

Table 10 – Crowding Information – 1/2

Data Source: 2006-2010 CHAS

DRAFT

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

*Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.*

### Introduction

In order for the City of East Chicago to properly plan for its CDBG Program it must determine the extent to which any racial/ethnic group has a greater need in comparison to overall need. Data detailing information by racial group and Hispanic origin has been compiled from the CHAS Data and the 2010 Census. Disproportionate need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. The following tables highlight disproportionate needs in the City of East Chicago.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,420	360	210
White	200	25	0
Black / African American	1,460	270	130
Asian	0	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	755	70	85

**Table 11 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2006-2010 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,505	500	0
White	120	125	0
Black / African American	715	185	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	0	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	670	190	0

**Table 12 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2006-2010 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	560	1,075	0
White	40	210	0
Black / African American	95	245	0
Asian	0	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	420	595	0

**Table 13 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2006-2010 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	265	1,010	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	10	90	0
Black / African American	115	425	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	145	490	0

**Table 14 - Disproportionately Greater Need 80 - 100% AMI**

Data Source: 2006-2010 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### Discussion

The racial makeup of the City of East Chicago according to the 2010 U.S. Census was 35.5% White, 42.9% Black/African American, 0.1% Asian, 0.6% American Indian, 0.0% Alaska Native, 0.0% Pacific Islander, and 50.9% Some Other Race. Hispanic or Latino of any race was 50.9% of the population. There are two disproportionately impacted groups in terms of housing problems; they are the 0%-30% of Area Median Income Black/African American Group and the 50%-80% of Area Median Income Hispanic Group.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

*Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.*

### Introduction

In order for the City of East Chicago to properly plan for its CDBG Program it must determine the extent to which any racial/ethnic group has a greater need in comparison to overall need. Data detailing information by racial group and Hispanic origin has been compiled from the CHAS Data and the 2010 Census. Disproportionate need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. The following tables highlight disproportionate needs in the City of East Chicago.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,925	855	210
White	170	55	0
Black / African American	1,140	585	130
Asian	0	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	610	215	85

Table 15 – Severe Housing Problems 0 - 30% AMI

Data Source: 2006-2010 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	585	1,425	0
White	70	170	0



Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	195	710	0
Asian	0	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	310	550	0

Table 16 – Severe Housing Problems 30 - 50% AMI

Data Source: 2006-2010 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

#### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	220	1,420	0
White	0	250	0
Black / African American	35	310	0
Asian	0	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	190	825	0

Table 17 – Severe Housing Problems 50 - 80% AMI

Data Source: 2006-2010 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
<b>Jurisdiction as a whole</b>	50	1,220	0
<b>White</b>	0	95	0
<b>Black / African American</b>	0	535	0
<b>Asian</b>	0	0	0
<b>American Indian, Alaska Native</b>	0	0	0
<b>Pacific Islander</b>	0	0	0
<b>Hispanic</b>	50	585	0

**Table 18 – Severe Housing Problems 80 – 100% AMI**

Data Source: 2006-2010 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**Discussion**

The racial makeup of the City of East Chicago according to the 2010 U.S. Census was 35.5% White, 42.9% Black/African American, 0.1% Asian, 0.6% American Indian, 0.0% Alaska Native, 0.0% Pacific Islander, and 50.9% Some Other Race. Hispanic or Latino of any race was 50.9% of the population. There are three disproportionately impacted groups in terms of severe housing problems; they are the 0%-30% of Area Median Income Black/African American Group, the 50%-80% of Area Median Income Hispanic Group, and the 80%-100% of Area Median Income Hispanic Group.

**NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)**

*Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.*

**Introduction:**

In order for the City of East Chicago to properly plan for its CDBG Program it must determine the extent to which any racial/ethnic group has a greater need in comparison to overall need. Data detailing information by racial group and Hispanic origin has been compiled from the CHAS Data and the 2010 Census. Disproportionate need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. The following tables highlight disproportionate needs in the City of East Chicago.

**Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	5,755	2,200	2,305	235
White	710	160	200	15
Black / African American	2,070	1,150	1,235	140
Asian	30	0	0	0
American Indian, Alaska Native	0	4	8	0
Pacific Islander	0	0	0	0
Hispanic	2,935	880	865	85

**Table 19 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2006-2010 CHAS

**Discussion:**

The racial makeup of the City of East Chicago according to the 2010 U.S. Census was 35.5% White, 42.9% Black/African American, 0.1% Asian, 0.6% American Indian, 0.0% Alaska Native, 0.0% Pacific Islander, and 50.9% Some Other Race. Hispanic or Latino of any race was 50.9% of the population. There are two disproportionately impacted groups in terms of housing cost burdens; they are the 30%-50% of Area Median Income Black/African American Group and the >50% of Area Median Income Black/African American Group.

**NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

The racial makeup of the City of East Chicago according to the 2010 U.S. Census was 35.5% White, 42.9% Black/African American, 0.1% Asian, 0.6% American Indian, 0.0% Alaska Native, 0.0% Pacific Islander, and 50.9% Some Other Race. Hispanic or Latino of any race was 50.9% of the population. There are two disproportionately impacted groups in terms of housing problems; they are the 0%-30% of Area Median Income Black/African American Group and the 50%-80% of Area Median Income Hispanic Group. There are three disproportionately impacted groups in terms of severe housing problems; they are the 0%-30% of Area Median Income Black/African American Group, the 50%-80% of Area Median Income Hispanic Group, and the 80%-100% of Area Median Income Hispanic Group. There are two disproportionately impacted groups in terms of housing cost burdens; they are the 30%-50% of Area Median Income Black/African American Group and the >50% of Area Median Income Black/African American Group.

**If they have needs not identified above, what are those needs?**

The largest housing needs in the City of East Chicago for all income classes is decent, safe, and sanitary affordable housing. There is an oversupply of affordable housing that is not decent, safe, or sanitary. Goals will focus on rehabilitating affordable rental housing to improve the quality of rental housing and to encourage home ownership.

**NA-35 Public Housing – 91.205(b)****Introduction****Totals in Use**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	55	668	466	0	466	0	0	0

**Table 20 - Public Housing by Program Type**

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

**Characteristics of Residents**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	4,622	9,552	10,768	0	10,768	0	0	0
Average length of stay	0	1	6	7	0	7	0	0	0
Average Household size	0	2	2	2	0	2	0	0	0
# Homeless at admission	0	0	0	0	0	0	0	0	0

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant – based	Vouchers	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Elderly Program Participants (>62)	0	0	161	61	0	61	0	0
# of Disabled Families	0	3	127	101	0	101	0	0
# of Families requesting accessibility features	0	55	668	466	0	466	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 21 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

## Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Vouchers		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	5	182	111	0	111	0	0	0
Black/African American	0	50	486	354	0	354	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 22 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	2	153	113	0	113	0	0	0
Not Hispanic	0	53	515	353	0	353	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 23 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

### **Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

The following goals have been developed by the East Chicago Housing Authority to assist families with disabilities:

- Continue modifications needed in public housing based on the section 504 Needs Assessment for Public Housing. Modification work was completed in 2011 for five (5) units converted to fully accessible units for the disabled.
- Collaborate with the Human Rights Commission to market housing opportunities and housing accommodations to local nonprofit agencies and housing related organizations that assist families with disabilities.
- Explore conversion or construction of new assisted living units. If financially feasible, construct such facility.
- Additionally, studies and assessments conducted by the Authority, have shown that a major barrier that renters encounter in the City of East Chicago is the affordability of rental units. Regardless of age, race, ethnicity or disability, 4,887 households or about 78% of all renters in the community have incomes of less than 80% of the Area Median Income (AMI). Of those, 2,472 or more than 51% have incomes of less than 30% of AMI. It should be noted that new data indicate that above conditions may have worsened for the past couple of years as a result of severe unemployment and loss of industrial jobs. East Chicago has one of the highest unemployment rates in the State of Indiana. The supply of rental units in the City in itself appears to be adequate on the surface, however, affordable and quality rental units remain major deterrents when you factor in other expenses which are increasing each year such as utility costs, health care and gasoline costs.

### **How do these needs compare to the housing needs of the population at large**

The housing needs of residents of Public Housing and Housing Choice voucher holders are identical to the housing needs of the population at large.

### **Discussion**

No Applicable.



## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

Community facilities consist of public and government buildings, libraries, schools, and other facilities that provide East Chicago residents, visitors, and businesses with necessary public services.

The public perception of the school district is poor, which hinders residential growth.

- A continued decline in student numbers will have negative impacts on school funding.
- City offices are dispersed, which may make it difficult for residents to access services in a “one-stop shopping” manner. For a City with a population of approximately 32,000 residents, there are ten locations with City offices.
- Despite the presence of parks and community centers, there are few activities or spaces geared to young adults. The City also lacks non-traditional activities such as gymnastics, karate, and arts-oriented programs.

### **Institutional:**

- St. Catherine Hospital, which is part of a hospital group with facilities in Munster and Hobart, is well regarded in the region.
- The City provides a wide range of high-quality amenities and community facilities.
- The City has eight community centers.
- The East Chicago marina currently has a waiting list of 300 people for its 280 lake slips and 80 inland slips. The City is studying an expansion.
- The municipal buildings and recreation centers are in good condition. The public safety building, for police, and emergency medical services, is new.
- Fire Station 5 has been recently refurbished.
- The water plant is being relocated from the Lakefront as part of the Harbor redevelopment plan.
- School facilities are generally in good condition and have been remodeled or rebuilt.
- Two charter schools in the City are meeting state standards.

### **How were these needs determined?**

Needs were determined from public input, interviews with City staff, and from the City of East Chicago's Comprehensive Plan.

**Describe the jurisdiction's need for Public Improvements:**

Efficient community facilities that provide City residents, business owners, and property owners with a full range of services.

**Objectives:**

- Efficiently distribute community facilities throughout the City based on current and projected needs.
- Maintain facilities and services that are responsive to residents and business needs.
- Maintain school facilities as attractive educational assets for the community.

**Strategies:**

- Repair and maintain sidewalks, streets, and street lighting throughout the City.
- Increase linkages between East Chicago businesses and area schools and colleges.

**City services and facilities are located in several buildings throughout the City:**

- City Hall, Mayor's Office, Community Services Department, Information Technology, Law Department, Human Resources Department, City Controller and Treasurer's Office are located at 4525-27 Indianapolis Boulevard
- City Clerk, City Court, Emergency Management Services, and Police Department are located at 2301 E. Columbus Drive.
- Building Department, Business Development and Planning, Engineering, Traffic and the Waterway Management Department are located at 4444 Railroad Avenue.
- Bus Transit, Central Services, Dog Pound, Sanitary Solids are located at 5400 Cline Avenue.
- Redevelopment Department is located at 400 East Chicago Avenue.
- Health Department is located at 100 West Chicago Avenue.
- Housing Department is located at 4920 Larkspur Lane.
- Human Rights Commission and Safety Department are located at Chicago Avenue and Grasselli Avenue in Riley Park at 1005 East Chicago Avenue.
- Water Department is located at 400 East Chicago Avenue.
- Fire Department headquarters is located at 3901 Indianapolis Boulevard.
- The Park Department is located at 1615 E. 142nd Street.

These facilities are adequate to meet the current and future needs of the City. To increase efficiency and lower costs, the City should consider consolidating some locations while keeping offices on the west and east sides of the City, which are separated by the Indiana Harbor Ship Canal and the railroad tracks.

**How were these needs determined?**

Needs were determined from public input, interviews with City staff, and from the City of East Chicago's Comprehensive Plan.

**Describe the jurisdiction's need for Public Services:**

The primary functions of the police department are to protect life, liberty, and property; to enforce all laws and ordinances; to preserve the peace and public order; to prevent crime; to detect violations of the law; to investigate crimes against persons and property; and to work in conjunction with all other levels of the criminal justice system.

The police department is established by state law and local ordinances and consists of a chief of police and full time officers and non-sworn employees as determined by the city council. The chief executive of the police department is the chief of police, appointed by and subordinate to the Mayor of the City of East Chicago, Indiana. The chief of police is responsible for the direction of all activities of the department. This direction is accomplished through written and oral orders as well as by personal leadership. The chief of police has the final authority in all matters of policy, operations, and discipline.

Although violent crime in East Chicago has declined over the past two to three years, crime rates are still higher than some of the surrounding communities and higher than the state average. East Chicago's 2005 index for murder was 37 per 100,000 inhabitants. The State of Indiana during the same time period had a murder rate of 5.7 per 100,000.

The city also has higher rates of non-violent crimes including burglaries, theft, and auto theft.

The East Chicago police department has been making progress in curbing crime by adding more officers on the street, especially on weekends, and using technology to quickly address emergency situations and to screen criminals.

The department's administration consists of a police chief, a deputy chief, and a commander of the uniform division. The police department is divided into three divisions: Criminal Investigation Division (CID), Service Division, and the Patrol Division. The CID consists of the adult detective bureau, the juvenile detective bureau, and the gang and narcotic unit. The Criminal Investigation Unit is headed by the Deputy Chief, who reports directly to the chief of police. The Deputy Chief of Police oversees all criminal investigations.

The Service Division consists of the Records Division, the Communication Center, the Evidence and Property Division, the Public Relations Division, the Detention Division and the Information Technology Division.

The Uniform Division, headed by the Patrol Commander consists of Uniform Patrol Officers and the Traffic Division.

The East Chicago Fire Department is dedicated to safely respond, act and mitigate any threat to the safety and well being of the citizens of the City of East Chicago and those within our service area.

High quality emergency medical care is not defined solely in terms of life saving interventions for critically ill or injured patients. High quality emergency medical care is defined by the decisions made on each and every patient encounter. The challenge EMS provider's face is to make important, sometimes critical decisions with a limited amount of information. On occasion, East Chicago Fire department EMS personnel are called upon solely for their opinion as EMS professionals.

The highly educated EMS personnel of the Fire Department pursue excellence in their profession by combining the benefits of medical science with the art of compassionate care. In all cases, potential patients are approached with the greatest professionalism and concern for their well-being.

ECFD EMS is developing a continuous comprehensive evaluation program, which will assess all aspects of the EMS system. This program will include evaluation of structural, process and outcome measures. In addition to survival, other outcomes such as disease, disability, discomfort, dissatisfaction, and destitution could be utilized for evaluation. This enables appreciation of the complete spectrum of EMS effects for the community.

An Assistant Chief heads the EMS administrative staff with the direct assistance of the District Chief for EMS. These two individuals in essence are the executive classified arm of EMS operations. They are responsible for the implementation of the operational structure- EMS staffing assignments; disciplinary action; complaint disposition; fiscal management; and compliance with all bulletins, orders, policy and procedures.

### **How were these needs determined?**

Needs were determined from public input, interviews with City staff, and from the City of East Chicago's Comprehensive Plan.

**MA-10 Number of Housing Units – 91.210(a)&(b)(2)****Introduction****All residential properties by number of units**

<b>Property Type</b>	<b>Number</b>	<b>%</b>
1-unit detached structure	5,168	41%
1-unit, attached structure	691	5%
2-4 units	4,436	35%
5-19 units	1,859	15%
20 or more units	447	4%
Mobile Home, boat, RV, van, etc	71	1%
<b>Total</b>	<b>12,672</b>	<b>100%</b>

**Table 24 – Residential Properties by Unit Number**

Data Source: 2006-2010 ACS

**Unit Size by Tenure**

	<b>Owners</b>		<b>Renters</b>	
	<b>Number</b>	<b>%</b>	<b>Number</b>	<b>%</b>
No bedroom	0	0%	26	0%
1 bedroom	51	1%	810	15%
2 bedrooms	1,053	24%	2,408	45%
3 or more bedrooms	3,314	75%	2,065	39%
<b>Total</b>	<b>4,418</b>	<b>100%</b>	<b>5,309</b>	<b>99%</b>

**Table 25 – Unit Size by Tenure**

Data Source: 2006-2010 ACS

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	70,400	89,100	27%
Median Contract Rent	337	512	52%

**Table 26 – Cost of Housing**

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,614	49.2%
\$500-999	2,695	50.8%
\$1,000-1,499	0	0.0%
\$1,500-1,999	0	0.0%
\$2,000 or more	0	0.0%
<b>Total</b>	<b>5,309</b>	<b>100.0%</b>

**Table 27 - Rent Paid**

Data Source: 2006-2010 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,035	No Data
50% HAMFI	2,655	760
80% HAMFI	4,785	1,810
100% HAMFI	No Data	2,463
<b>Total</b>	<b>8,475</b>	<b>5,033</b>

**Table 28 – Housing Affordability**

Data Source: 2006-2010 CHAS

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	471	636	792	992	1,058
High HOME Rent	471	636	792	992	1,058
Low HOME Rent	471	620	743	859	958

**Table 29 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

Area Median Rent for a 2 Bedroom apartment is \$650 per month. The Area Median Rent is significantly (18%) below the Fair Market Rent for the City of East Chicago. The discrepancy between AMR and FMR demonstrates that there is an excess supply of rental units in the City of East Chicago. Historically, East Chicago's housing stock was comprised of a large number of two and three unit attached structures that were used as worker housing. As the City experienced significant population declines, from the loss of industry, the housing supply far exceeded the market demand for rental housing. Further development of affordable housing rentals will continue to increase the supply of rental housing that exceeds demand.

**Discussion**

Not Applicable.

DRAFT

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

### Definitions

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,576	36%	2,730	51%
With two selected Conditions	59	1%	256	5%
With three selected Conditions	0	0%	42	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	2,783	63%	2,281	43%
<b>Total</b>	<b>4,418</b>	<b>100%</b>	<b>5,309</b>	<b>100%</b>

Table 30 - Condition of Units

Data Source: 2006-2010 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	116	3%	143	3%
1980-1999	137	3%	511	10%
1950-1979	1,704	39%	1,861	35%
Before 1950	2,461	56%	2,794	53%
<b>Total</b>	<b>4,418</b>	<b>101%</b>	<b>5,309</b>	<b>101%</b>

Table 31 – Year Unit Built

Data Source: 2006-2010 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
<b>Total Number of Units Built Before 1980</b>	4,165	94%	4,655	88%
<b>Housing Units build before 1980 with children present</b>	235	5%	1,570	30%

Table 32 – Risk of Lead-Based Paint

Data Source: 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children present)



**MA-25 Public and Assisted Housing – 91.210(b)****Introduction****Totals Number of Units**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	54	806	636	0	636	0	0	0
# of accessible units									

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 33 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:**

There are three public housing developments located in the City of East Chicago. They are:

- **James Hunter Senior Building** - located at 3625 Pulaski Street and targets seniors (Hunter and Nicosia Buildings have 316 1-bedroom units combined)
- **John B. Nicosia Senior Building** - located at 4720 Railroad Avenue and targets seniors (Hunter and Nicosia Buildings have 316 1-bedroom units combined)
- **West Calumet Complex** - located at 4701 Larkspur Street and is open to all residents (West Calumet has 346 units ranging from 1 to 5-bedroom units)

Scattered Site Section 8 Housing Choice Voucher Program (146 units ranging from 1 to 5-bedroom units)

### Public Housing Condition

Public Housing Development	Average Inspection Score
James Hunter	51.5
John B. Nicosia	50
West Calumet	51
Scattered Sites (HCV)	63.5

Table 34 - Public Housing Condition

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The East Chicago Housing Authority offers a number of programs to assist the families residing in public housing in the City of East Chicago. The ECHA supports the 151st Community Center that offers activities, programs, and meeting space for public housing residents. Some of the youth programs offered are: after school tutoring programs, Youth-To-Youth (a drug prevention and youth leadership program), Teen Scene (a drug elimination program targeting the prevention of tobacco, alcohol, and drug usage). The 151st Community Center has a library and computers available for public use. There are recreational programs targeted for youth and adults, examples include basketball, billiards, movies, video games, dancing classes and aerobics.

The ECHA supports the Family Self-Sufficiency (FSS) program to assist families in becoming independent from government. The Family Self-Sufficiency program has a staff of two that assist residents to identify realistic and attainable goals. The 151st Community Center offers weekly community employment opportunities that are shared with those interested; the apprenticeship program J-City YouthBuild is also offered. Additionally, ECHA supports monthly meetings that are held with the Resident Council and with the neighborhood watch organization, T.O.C.B. (Taking Our Community Back).

### Discussion:

The East Chicago Housing Authority (ECHA) aims to address the needs of extremely low-income, very low-income, and low-income residents of the City of East Chicago. ECHA assists individuals and families through its Public Housing communities and Section 8 Housing Choice Voucher program. The Housing Authority promotes homeownership in scattered site housing through its Self-Sufficiency Program.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

### Economic Development Market Analysis

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	17	29	0	0	0
Arts, Entertainment, Accommodations	1,347	1,689	17	8	-8
Construction	309	613	4	3	-1
Education and Health Care Services	1,616	2,399	20	11	-8
Finance, Insurance, and Real Estate	410	229	5	1	-4
Information	95	11	1	0	-1
Manufacturing	1,203	12,978	15	62	47
Other Services	284	391	3	2	-2
Professional, Scientific, Management Services	322	135	4	1	-3
Public Administration	11	0	0	0	0
Retail Trade	1,068	314	13	2	-12
Transportation and Warehousing	388	519	5	2	-2
Wholesale Trade	322	777	4	4	0
<b>Total</b>	<b>7,392</b>	<b>20,084</b>	<b>--</b>	<b>--</b>	<b>--</b>

**Table 35 - Business Activity**

**Data Source:** 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

**Labor Force**

<b>Total Population in the Civilian Labor Force</b>	11,523
<b>Civilian Employed Population 16 years and over</b>	10,114
<b>Unemployment Rate</b>	12.23
<b>Unemployment Rate for Ages 16-24</b>	19.11
<b>Unemployment Rate for Ages 25-65</b>	7.32

**Table 36 - Labor Force**

Data Source: 2006-2010 ACS

<b>Occupations by Sector</b>	<b>Number of People</b>
<b>Management, business and financial</b>	999
<b>Farming, fisheries and forestry occupations</b>	370
<b>Service</b>	1,445
<b>Sales and office</b>	1,806
<b>Construction, extraction, maintenance and repair</b>	1,156
<b>Production, transportation and material moving</b>	1,071

**Table 37 – Occupations by Sector**

Data Source: 2006-2010 ACS

**Travel Time**

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
< 30 Minutes	7,046	72%
30-59 Minutes	2,093	21%
60 or More Minutes	638	7%
<b>Total</b>	<b>9,777</b>	<b>100%</b>

**Table 38 - Travel Time**

Data Source: 2006-2010 ACS

**Education:****Educational Attainment by Employment Status (Population 16 and Older)**

<b>Educational Attainment</b>	<b>In Labor Force</b>		<b>Not in Labor Force</b>
	<b>Civilian Employed</b>	<b>Unemployed</b>	
<b>Less than high school graduate</b>	1,618	379	1,617
<b>High school graduate (includes equivalency)</b>	2,881	421	1,808
<b>Some college or Associate's degree</b>	2,929	243	1,107
<b>Bachelor's degree or higher</b>	973	4	323

**Table 39 - Educational Attainment by Employment Status**

Data Source: 2006-2010 ACS

**Educational Attainment by Age**

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	94	268	373	792	964
9th to 12th grade, no diploma	846	727	638	816	602
High school graduate, GED, or alternative	866	1,568	1,318	2,224	895
Some college, no degree	895	1,392	798	1,491	276
Associate's degree	52	160	127	311	36
Bachelor's degree	80	446	192	354	77
Graduate or professional degree	0	11	165	132	111

**Table 40 - Educational Attainment by Age**

Data Source: 2006-2010 ACS

**Educational Attainment – Median Earnings in the Past 12 Months**

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,300
High school graduate (includes equivalency)	26,485
Some college or Associate's degree	27,289
Bachelor's degree	30,341
Graduate or professional degree	48,600

**Table 41 – Median Earnings in the Past 12 Months**

Data Source: 2006-2010 ACS

**SP-10 Geographic Priorities – 91.215 (a)(1)****Geographic Area**

Target Area	Percentage of Funds
N/A	

**Table 42 - Geographic Priority Areas**

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## **SP-25 Priority Needs - 91.215(a)(2)**

### **Priority Needs**

The “Vision” of the Five Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the City of East Chicago, Indiana. The following priorities and goals have been identified to address the needs of the City and its residents for the period of FY 2014 through FY 2018:

### **Housing Strategy -**

**Priority Need:** There is a need for additional affordable, decent, safe, and sanitary housing for homebuyers, homeowners, and renters.

#### **Goals:**

HS-1 Conserve and rehabilitate the existing housing stock in the community, including emergency repairs and handicap accessibility.

HS-2 Increase the supply of owner occupied housing units.

HS-3 Assist lower-income homebuyers to purchase a home through housing counseling, down payment and closing cost assistance.

HS-4 Improve the supply of affordable rental housing units and provide rental assistance.

HS-5 Promote fair housing through education and information.

### **Homeless Strategy -**

**Priority Need:** There is a need for housing opportunities for homeless persons and persons at-risk of becoming homeless.

#### **Goals:**

HO-1 Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, and permanent housing.

HO-2 Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.

### **Other Special Needs Strategy -**

**Priority Need:** There is a need for housing opportunities, services, and facilities for persons with special needs.

**Goals:**

SN-1 Promote housing opportunities and accommodations for the elderly, persons with disabilities, and persons with other special needs.

SN-2 Increase the supply of housing for the elderly, persons with disabilities, and persons with other special needs through rehabilitation and new construction.

SN-3 Support social services, programs, and facilities for the elderly, persons with disabilities, and persons with other special needs.

**Community Development Strategy -**

**Priority Need:** There is a need to improve the community facilities, infrastructure, public services, and the quality of life in the City of East Chicago.

**Goals:**

CD-1 Improve the City's public facilities and infrastructure through rehabilitation and new construction.

CD-2 Improve the physical, visual, and handicapped accessibility of community facilities and infrastructure.

CD-3 Improve and increase public safety, programs for youth, the elderly and the disabled including recreational programs, city services, and social/welfare programs throughout the City.

CD-4 Remove and correct slum and blighting conditions throughout the City.

**Economic Development Strategy -**

**Priority Need:** There is a need to increase employment, self-sufficiency, educational training, and empowerment for residents of the City of East Chicago.

**Goals:**

ED-1 Support and encourage new job creation, job retention, and job training opportunities.

ED-2 Support business and commercial growth through expansion and new development.

ED-3 Plan and promote the development and redevelopment of vacant commercial and industrial sites.

**Administration, Planning, and Management Strategy -**



**Priority Need:** There is a continuing need for planning, administration, management, and oversight of federal, state, and local funded programs.

**Goals:**

AM-1 Provide program management and oversight for the successful administration of federal, state, and local funded programs.

AM-2 Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

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## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

The City of East Chicago is receiving \$1,548,325 from CDBG funds, CDBG Program Income, HOME funds, and HOME Program Income for the FY 2014 program year. The program year goes from July 1, 2014 through June 30, 2015. These funds will be used to address the following priority needs: Housing; Homeless; Other Special Needs; Community Development; Economic Development; and Administration, Planning, and Management. The accomplishments of these projects/activities will be reported in the FY 2014 Consolidated Annual Performance and Evaluation Report (CAPER).

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,185,843	\$120,000	\$0	\$1,305,843	\$0	14 projects/activities were funded based on preliminary estimates of CDBG allocations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$238,042	\$4,440	\$0	\$242,482	\$0	4 projects/activities were funded based on preliminary estimates of HOME allocations.

Table 43 - Anticipated Resources

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The City of East Chicago is eligible to receive funds during this program year from the following Federal, State, County, and Private Organizations:

- **Low-Income Housing Tax Credits (LIHTC)** – The Indiana Housing and Community Development Authority administers this program. The program provides federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction and rehabilitation.
- **Federal Home Loan Bank – Affordable Housing Program (FHLB AHP)** – Loans are given for capital costs associated with affordable housing projects for low-income persons. A member lending institution is able to access funds as a sponsor for affordable housing development.
- **Regional Development Authority (RDA) Funds** – This regional agency will provide funding for a variety of transportation, infrastructure and lakefront redevelopment projects. The City has previously received funds from the agency.

- **North Township Trustee** – This agency provides a variety of services for low-income families. These include utility payments, emergency housing, medical payments, hospitalization payments, and others to assist those who are financially distressed. The program is funded through Lake County.
- **East Chicago Urban Enterprise Association (UEA)** This association established by state and municipal designation, coordinates enterprise zone activities. The East Chicago UEA initiates economic development programs which meet the needs of Zone residents and businesses by utilizing tax incentives. These include: Economic Development Fund, Homeownership, Interest Credit on loans, Investment Cost Credit, Employment Expense Credit, Homeownership Rehabilitation, and others.
- **Indiana Department of Mental Health and Title XX** – The Title XX program provides funds for a variety of Social Service programs such as nutrition, and others including HIV/AIDS and related outreach services.
- **Indiana Family and Social Services Admin. Block Grant Program (Title XX)** – This program provides funding for childcare, recreational and educational services, victims of domestic violence, and homeless individuals. The program also provides childcare for school-age children and free lunch and snacks for youth

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Not Applicable.

#### **Discussion**

Not Applicable.

**SP-45 Goals Summary – 91.215(a)(4)****Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	HS-1	2014	2018	Affordable Housing	N/A	Housing Strategy (HS)	CDBG: \$848,675 HOME: \$171,070	Homeowner Housing Rehabilitation Other
2.	HS-2	2014	2018	Affordable Housing	N/A	Housing Strategy (HS)	CDBG: \$3,000	Homeowner Housing Added
3.	HS-3	2014	2018	Affordable Housing	N/A	Housing Strategy (HS)	CDBG: \$16,000	Homeowner Housing Added
4.	HS-4	2014	2018	Affordable Housing	N/A	Housing Strategy (HS)	HOME: \$47,608	Homeowner Housing Added Homeowner Housing Rehabilitation
5.	HS-5	2014	2018	Affordable Housing	N/A	Housing Strategy (HS)		
6.	HO-1	2014	2018	Homeless	N/A	Homeless Strategy (HO)	CDBG: \$17,000	Public service activities for Low/Moderate Income Housing Benefit
7.	HO-2	2014	2018	Homeless	N/A	Homeless Strategy (HO)	CDBG: \$22,000	Public service activities for Low/Moderate Income Housing Benefit
8.	SN-1	2014	2018	Non-Homeless Special Needs	N/A	Other Special Needs Strategy (SN)		
9.	SN-2	2014	2018	Non-Homeless Special Needs	N/A	Other Special Needs Strategy (SN)		
10.	SN-3	2014	2018	Non-Homeless Special Needs	N/A	Other Special Needs Strategy (SN)		
11.	CD-1	2014	2018	Non-Housing Community Development	N/A	Community Development Strategy (CD)		
12.	CD-2	2014	2018	Non-Housing Community Development	N/A	Community Development Strategy (CD)		
13.	CD-3	2014	2018	Non-Housing Community Development	N/A	Community Development Strategy (CD)	CDBG: \$138,000	Public service activities for Low/Moderate Income Housing Benefit

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14.	CD-4	2014	2018	Non-Housing Community Development	N/A	Community Development Strategy (CD)		
15.	ED-1	2014	2018	Non-Housing Community Development	N/A	Economic Development Strategy (ED)		
16.	ED-2	2014	2018	Non-Housing Community Development	N/A	Economic Development Strategy (ED)		
17.	ED-3	2014	2018	Non-Housing Community Development	N/A	Economic Development Strategy (ED)		
18.	AM-1	2014	2018	Non-Housing Community Development	N/A	Administration, Planning, and Management Strategy (AM)	CDBG: \$261,168 HOME: \$23,804	Other
19.	AM-2	2014	2018	Non-Housing Community Development	N/A	Administration, Planning, and Management Strategy (AM)		

Table 44 – Goals Summary

## Goal Descriptions

1.	Goal Name	H-1
	Goal Description	Conserve and rehabilitate the existing housing stock in the community, including emergency repairs and handicap accessibility.
2.	Goal Name	H-2
	Goal Description	Increase the supply of owner occupied housing units.
3.	Goal Name	H-3
	Goal Description	Assist lower-income homebuyers to purchase a home through housing counseling, down payment and closing cost assistance.
4.	Goal Name	H-4
	Goal Description	Improve the supply of affordable rental housing units and provide rental assistance.

5.	Goal Name	H-5
	Goal Description	Promote fair housing through education and information.
6.	Goal Name	HO-1
	Goal Description	Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, and permanent housing.
7.	Goal Name	HO-2
	Goal Description	Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.
8.	Goal Name	SN-1
	Goal Description	Promote housing opportunities and accommodations for the elderly, persons with disabilities, and persons with other special needs.
9.	Goal Name	SN-2
	Goal Description	Increase the supply of housing for the elderly, persons with disabilities, and persons with other special needs through rehabilitation and new construction.
10.	Goal Name	SN-3
	Goal Description	Support social services, programs, and facilities for the elderly, persons with disabilities, and persons with other special needs.
11.	Goal Name	CD-1
	Goal Description	Improve the City's public facilities and infrastructure through rehabilitation and new construction.
12.	Goal Name	CD-2
	Goal Description	Improve the physical, visual, and handicapped accessibility of community facilities and infrastructure.
13.	Goal Name	CD-3
	Goal Description	Improve and increase public safety, programs for youth, the elderly and the disabled including recreational programs, city services, and social/welfare programs throughout the City.
14.	Goal Name	CD-4
	Goal Description	Remove and correct slum and blighting conditions throughout the City.
15.	Goal Name	ED-1
	Goal Description	Support and encourage new job creation, job retention, and job training opportunities.
16.	Goal Name	ED-2
	Goal Description	Support business and commercial growth through expansion and new development.

17.	<b>Goal Name</b>	<b>ED-3</b>
	<b>Goal Description</b>	Plan and promote the development and redevelopment of vacant commercial and industrial sites.
18.	<b>Goal Name</b>	<b>AM-1</b>
	<b>Goal Description</b>	Provide program management and oversight for the successful administration of federal, state, and local funded programs.
19.	<b>Goal Name</b>	<b>AM-2</b>
	<b>Goal Description</b>	Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

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**SP-50 Public Housing Accessibility and Involvement – 91.215(c)****Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

Five (5) units in the John B. Nicosia Senior Building were rehabilitated in 2011 to be fully accessibility for disabled residents.

**Activities to Increase Resident Involvements**

The ECHA offers its tenants more than just affordable housing, they provide a variety of social, educational, and recreational activities including operating a youth center. The activities they offer include: employment training, “Teen Seen,” “Voices Against Smokers,” GED Program, Boy’s and Girl’s Scouts program, “Friends of Amigo,” computer classes, referrals to Robertson Day Care Center, and checking and bookkeeping for student workers. ECHA’s Capital Fund Program is aimed to improve the overall management while improving its housing stock. The Authority recognizes that its long term sustainability will depend on management and meeting the market demand.

In an effort to address the needs of public housing, the East Chicago Housing Authority (ECHA) offers its residents opportunities to become involved in the Resident Advisory Board (RAB), where they can participate in all aspects of management and the decision making process. The residents nominate the candidates or can self nominate themselves for the Resident Advisory Board as long as they are in good standing with ECHA. ECHA also provides a variety of activities aimed at self-sufficiency and homeownership among its residents.

**Is the public housing agency designated as troubled under 24 CFR part 902?**

The East Chicago Housing Authority is not classified as “troubled” by HUD and is performing satisfactorily according to HUD guidelines and standards.

**Plan to remove the ‘troubled’ designation**

Not Applicable.

## SP-55 Barriers to affordable housing – 91.215(h)

### Barriers to Affordable Housing

The following impediments to fair housing choice and recommendations are presented to assist the City of East Chicago to affirmatively further fair housing in the community. Below is a list of impediments and goals that were developed as part of the City's FY 2014-2018 Consolidated Plan and FY 2014 Annual Action Plan.

- **Impediment 1: Need for a Regional Approach to Affirmatively Furthering Fair Housing.** The housing, racial and socio-economic data from the U.S. Census of 2010, as well as the amount of subsidized housing in the City of East Chicago, illustrates that there is a concentration of low- and moderate-income persons, minorities, and Hispanics living in the City of East Chicago as compared to Lake County, Indiana, as a whole.
- **Impediment 2: Need to Analyze Private Lending and Insurance Practices.** The Home Mortgage Disclosure Act (HMDA) data suggests that there is a disparity between the approval rates of home mortgage loans originated from white applicants and those originated from minority applicants, and furthermore, there could be discrimination in obtaining home insurance quotes for persons living in lower income areas.
- **Impediment 3: There Is a Lack of Financial Resources.** The Federal Government continues to reduce the amount of CDBG and HOME funds in HUD's annual budget, which reduces the allocations to entitlement communities, thus putting a strain on limited financial resources due to the housing crisis and increased unemployment.
- **Impediment 4: Promote Fair Housing Education and Outreach.** There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents and the Hispanic population.
- **Impediment 5: Need to Address Public Policies and Regulations.** The City's Zoning Ordinance appears to be outdated and needs to be revised. The City should review and revise sections of its zoning ordinance to bring it into compliance with the Fair Housing Act. Other municipal policies and ordinances need to be reviewed and revised if necessary, in order to affirmatively further fair housing.
- **Impediment 6: There Is a Continuing Need for Affordable Housing That is For Sale.** The median value and cost to purchase and maintain a single family home in the City of East Chicago that is decent, safe, and sound, has increased significantly to over \$100,000, and it is even higher in Lake County, which limits the choice of housing for lower income households to impacted areas within the City of East Chicago.
- **Impediment 7: There Is a Continuing Need for Accessible Housing Units That Are For-Sale or Rent.** As an older built-up urban environment, there is a lack of accessible housing units and developable sites in the City of East Chicago, since 73% of the

municipality's housing units were built prior to 1959 and do not have accessibility features.

- **Impediment 8: There Is a Need to Redevelop Vacant Sites and Buildings Throughout the City.** There are large vacant portions of land throughout the City that need to be redeveloped, and vacant buildings that are a blighting influence on the surrounding area, and some sites are contaminated and need to be remediated.
- **Impediment 9: There is a Need to Improve the Economic Stability of Families and Reduce the Number of Families Living In Poverty.** There is a large percentage of the civilian workforce that does not have a high school diploma and who do not possess the skills needed for higher paying jobs.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City of East Chicago prepared the following strategies to remove or ameliorate barriers to affordable housing.

- **Impediment 1: Need for a Regional Approach to Affirmatively Furthering Fair Housing.**

The strategies to meet this goal include:

- **1-A:** Establish a Fair Housing Regional Task Force (FHRTF) to affirmatively further fair housing in Lake County with representatives from Lake County, the City of East Chicago, the City of Hammond, the City of Gary, and the surrounding communities of Whiting, Munster, Griffith, and Merrillville, the U.S. Department of Housing and Urban Development (HUD), the local Fair Housing agencies, the local Housing Authorities, and the Board of Realtors.
- **1-B:** The three (3) Federal Entitlement jurisdictions: East Chicago, Hammond and Gary should coordinate and cooperate in promoting fair housing activities in the region and their communities.

- **Impediment 2: Need to Analyze Private Lending and Insurance Practices.**

The strategies to meet this goal include:

- **2-A:** The City should undertake or contract with an outside independent agency or firm to conduct an in depth review of the mortgage lending practices of the local banks and financial institutions.
- **2-B:** Testing should be performed by an outside independent agency to determine if any patterns of discrimination are present in home mortgage lending practices and insurance underwriting of properties located in lower income areas of the municipality.

- **2-C:** If Federal and State funding becomes available, a higher rate of public financial assistance should be provided to potential homebuyers in lower income neighborhoods to improve the loan to value ratio, so that private lenders will increase the number of loans made in these areas.

- **Impediment 3: There Is a Lack of Financial Resources.**

The strategies to meet this goal include:

- **3-A:** Contact the Congressmen and Senator from Northwest Indiana to increase the appropriations for the CDBG and HOME programs.
- **3-B:** Encourage and support non-profit housing agencies to apply for funding for housing from Federal, state, and private foundation resources to promote and develop affordable housing in the City of East Chicago.

- **Impediment 4: Promote Fair Housing Education and Outreach.**

The strategies to meet this goal include:

- **4-A:** Continue to promote Fair Housing awareness through seminars and training to provide educational opportunities for all persons to learn more about their rights under the Fair Housing Act, the Americans With Disabilities Act, Violence Against Women Act, and the State Human Relations Act.
- **4-B:** Continue to make available to and distribute literature and informational material, in English and Spanish, to pass out, concerning fair housing issues, an individual's housing rights, and responsibilities to affirmatively further fair housing.
- **4-C:** Include a link on the municipality's website that will provide information on Fair Housing, a tenant's housing rights, and who to contact in cases of suspected housing discrimination.
- **4-D:** Contract with an outside independent Fair Housing Agency to provide testing services, referrals, and assistance in identifying Fair Housing issues and conditions that may exist in the City.

- **Impediment 5: Need to Address Public Policies and Regulations.**

The strategies to meet this goal include:

- **5-A:** The City in its review and revisions to the Zoning Ordinance should change the definition of the word "Family" to permit six (6) or less disabled persons to live together and be considered as a single family unit. Other definitions should also be added to the Zoning Ordinance, such as: "Accessibility", "Americans with Disability Act (ADA)", "Community Living Arrangement", "Disability" (Disabled or Handicapped Person), "Fair Housing Act", "Group Home", "Handicap", "Section 504 Rehabilitation Act", and "Visitability".

- **5-B:** The City should review and consider expanding locations where group homes are permitted. Presently, group homes are only permitted in the “R-3” and “R-4” Multiple-Dwelling Districts. These are areas that appear to be impacted, with the highest percentage of minority concentration and over 60% low- and moderate-income households. If the definition of “family” was revised, disabled persons could live together in a “R-1” Single-family District. Group homes need to be located throughout Lake County and this need should be brought to the attention of the Lake County Planning Commission to address on a countywide basis.

• **Impediment 6: There Is a Continuing Need for Affordable Housing That is For Sale.**

The strategies to meet this goal include:

- **6-A:** Continue to support and encourage plans from both private developers and non-profit housing providers to develop and construct new affordable housing that is for-sale in all areas of the City.
- **6-B:** Continue to support and encourage the acquisition, rehabilitation and resale of existing housing units to become decent, safe, and sound for-sale housing that is affordable to lower income households.
- **6-C:** Partner with the local banks to provide financial assistance in the form of down payment assistance and low interest loans to lower income households to become homebuyers in the City of East Chicago.
- **6-D:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower income households to become homebuyers and move outside areas of low-income concentrations.

• **Impediment 7: There Is a Continuing Need for Accessible Housing Units That Are For-Sale or Rent.**

The strategies to meet this goal include:

- **7-A:** Continue the on-going programs to increase the amount of accessible housing through the rehabilitation of the existing housing stock by providing low-interest loans or grants to homeowners and landlords who will make handicap improvements, and reasonable accommodations and who are willing keep their rents affordable.
- **7-B:** Increase the amount of accessible housing through new construction of handicap units that are accessible and visitable through financial or development incentives on available vacant and developable land in the City.
- **7-C:** Continue to enforce the ADA and fair housing requirements for landlords to make “reasonable accommodations and modifications” for their rental properties so they are accessible to tenants who have a disability.

- **7-D:** Continue to provide financial assistance to elderly homeowners in East Chicago to make accessibility improvements to their properties in order for these residents to remain in their own homes.

- **Impediment 8: There Is a Need to Redevelop Vacant Sites and Buildings Throughout the City.**

The strategies to meet this goal include:

- **8-A:** Continue to work with HUD and EPA on the Sustainable Communities Plan for the environmental clean-up of the Calumet Neighborhoods to develop new housing opportunities.
- **8-B:** Market the vacant sites in the Harbor NRSA and provide development incentives for private non-profit corporations to develop new housing.
- **8-C:** Support and promote the acquisition-rehabilitation-resale of vacant residential structures for income eligible homebuyers.

- **Impediment 9: There is a Need to Improve the Economic Stability of Families and Reduce the Number of Families Living In Poverty.**

The strategies to meet this goal include:

- **9-A:** The City should partner with the local technical schools and colleges to provide job training and educational programs to train workers for higher paying jobs.
- **9-B:** Improve the local high school educational program to insure that more persons will meet the state educational requirements for graduation.
- **9-C:** Provide educational programs for workers to obtain GED certificates.
- **9-D:** Promote and coordinate with local businesses and industries about their expansion plans and the creation of new job opportunities.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The Department of Redevelopment maintains the lead responsibility for monitoring the CDBG and HOME programs. The Department has established procedures for monitoring of program activities, as well as having a policies and procedures manual aimed at streamlining the rehabilitation process. The policies and procedures outlined in the manual mandate compliance and timely implementation of the projects by all sub-recipients.

The monitoring procedures are primarily driven by two major activities, which include:

- Detailed evaluation of all proposals for compliance with strategies set forth in the Annual Action Plan.
- Execution of a grant agreement which clearly delineates program objectives, and activities to be carried out by the sub-recipient, time schedule for completion, expected performance goals and reporting requirements.

The monitoring standards and procedures that are used are the standards and procedures set forth in HUD monitoring handbooks, guidelines, and technical assistance publications. The Department's monitoring activities range from screening applicants for income eligibility, accounting procedures of the sub-recipients, to on-site inspection of properties under rehabilitation. The City also monitors expenditures for different projects to assure eligibility and timely disbursement. Desk reviews are done every time an invoice is submitted to the Department of Redevelopment. During the desk review if any questions come up, then an on-site monitoring takes place. In addition, agencies are monitored on a random basis, after a desk review. In addition, CDBG/HOME funds are not used for direct payroll of sub-recipients staff, instead it is reserved for program or project costs. During this program year, the City plans to do on-site monitoring of at least half of its sub-recipients. This would be potentially 3 to 4 agencies. During the desk review something comes up, or if a new sub-recipient is funded, or if there is some concerns on how an agency is running the program, then the City will monitor the agency during that program year.

Another objective of the monitoring procedure is to achieve the goals identified in the Plan. The City achieves this objective by annual review of all of its programs funded in the previous year and detail analysis of sub-recipients' performance. In all these efforts, the City requires performance reports from all of its funded agencies. The City reviews these reports on a regular basis and provides technical assistance where needed to assure compliance.

During this program year, the City of East Chicago Department of Redevelopment will perform an annual inspection of all the housing units it owns. In addition, if there is a request for a

repair by a tenant, then the Redevelopment Department will inspect the unit as often as needed. Every time the tenant occupancy changes, the unit will be inspected.

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## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

The City of East Chicago is receiving \$1,548,325 from CDBG funds, CDBG Program Income, HOME funds, and HOME Program Income for the FY 2014 program year. The program year goes from July 1, 2014 through June 30, 2015. These funds will be used to address the following priority needs: Housing; Homeless; Other Special Needs; Community Development; Economic Development; and Administration, Planning, and Management. The accomplishments of these projects/activities will be reported in the FY 2014 Consolidated Annual Performance and Evaluation Report (CAPER).

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,185,843	\$120,000	\$0	\$1,305,843	\$0	14 projects/activities were funded based on preliminary estimates of CDBG allocations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$238,042	\$4,440	\$0	\$242,482	\$0	4 projects/activities were funded based on preliminary estimates of HOME allocations.

Table 45 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The City of East Chicago is eligible to receive funds during this program year from the following Federal, State, County, and Private Organizations:

- **Low-Income Housing Tax Credits (LIHTC)** – The Indiana Housing and Community Development Authority administers this program. The program provides federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction and rehabilitation.
- **Federal Home Loan Bank – Affordable Housing Program (FHLB AHP)** – Loans are given for capital costs associated with affordable housing projects for low-income persons. A member lending institution is able to access funds as a sponsor for affordable housing development.
- **Regional Development Authority (RDA) Funds** – This regional agency will provide funding for a variety of transportation, infrastructure and lakefront redevelopment projects. The City has previously received funds from the agency.

- **North Township Trustee** – This agency provides a variety of services for low-income families. These include utility payments, emergency housing, medical payments, hospitalization payments, and others to assist those who are financially distressed. The program is funded through Lake County.
- **East Chicago Urban Enterprise Association (UEA)** This association established by state and municipal designation, coordinates enterprise zone activities. The East Chicago UEA initiates economic development programs which meet the needs of Zone residents and businesses by utilizing tax incentives. These include: Economic Development Fund, Homeownership, Interest Credit on loans, Investment Cost Credit, Employment Expense Credit, Homeownership Rehabilitation, and others.
- **Indiana Department of Mental Health and Title XX** – The Title XX program provides funds for a variety of Social Service programs such as nutrition, and others including HIV/AIDS and related outreach services.
- **Indiana Family and Social Services Admin. Block Grant Program (Title XX)** – This program provides funding for childcare, recreational and educational services, victims of domestic violence, and homeless individuals. The program also provides childcare for school-age children and free lunch and snacks for youth.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Not Applicable.

#### **Discussion**

Not Applicable.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	HS-1	2014	2018	Affordable Housing	N/A	Housing Strategy (HS)	CDBG: \$848,675 HOME: \$171,070	Homeowner Housing Rehabilitation Other
2.	HS-2	2014	2018	Affordable Housing	N/A	Housing Strategy (HS)	CDBG: \$3,000	Homeowner Housing Added
3.	HS-3	2014	2018	Affordable Housing	N/A	Housing Strategy (HS)	CDBG: \$16,000	Homeowner Housing Added
4.	HS-4	2014	2018	Affordable Housing	N/A	Housing Strategy (HS)	HOME: \$47,608	Homeowner Housing Added Homeowner Housing Rehabilitation
5.	HS-5	2014	2018	Affordable Housing	N/A	Housing Strategy (HS)		
6.	HO-1	2014	2018	Homeless	N/A	Homeless Strategy (HO)	CDBG: \$17,000	Public service activities for Low/Moderate Income Housing Benefit
7.	HO-2	2014	2018	Homeless	N/A	Homeless Strategy (HO)	CDBG: \$22,000	Public service activities for Low/Moderate Income Housing Benefit
8.	SN-1	2014	2018	Non-Homeless Special Needs	N/A	Other Special Needs Strategy (SN)		
9.	SN-2	2014	2018	Non-Homeless Special Needs	N/A	Other Special Needs Strategy (SN)		
10.	SN-3	2014	2018	Non-Homeless Special Needs	N/A	Other Special Needs Strategy (SN)		
11.	CD-1	2014	2018	Non-Housing Community Development	N/A	Community Development Strategy (CD)		

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12.	CD-2	2014	2018	Non-Housing Community Development	N/A	Community Development Strategy (CD)		
13.	CD-3	2014	2018	Non-Housing Community Development	N/A	Community Development Strategy (CD)	CDBG: \$138,000	Public service activities for Low/Moderate Income Housing Benefit
14.	CD-4	2014	2018	Non-Housing Community Development	N/A	Community Development Strategy (CD)		
15.	ED-1	2014	2018	Non-Housing Community Development	N/A	Economic Development Strategy (ED)		
16.	ED-2	2014	2018	Non-Housing Community Development	N/A	Economic Development Strategy (ED)		
17.	ED-3	2014	2018	Non-Housing Community Development	N/A	Economic Development Strategy (ED)		
18.	AM-1	2014	2018	Non-Housing Community Development	N/A	Administration, Planning, and Management Strategy (AM)	CDBG: \$261,168 HOME: \$23,804	Other
19.	AM-2	2014	2018	Non-Housing Community Development	N/A	Administration, Planning, and Management Strategy (AM)		

Table 46 – Goals Summary

### Goal Descriptions

1.	Goal Name	H-1
	Goal Description	Conserve and rehabilitate the existing housing stock in the community, including emergency repairs and handicap accessibility.
2.	Goal Name	H-2
	Goal Description	Increase the supply of owner occupied housing units.
3.	Goal Name	H-3
	Goal Description	Assist lower-income homebuyers to purchase a home through housing counseling, down payment and closing cost assistance.
4.	Goal Name	H-4
	Goal Description	Improve the supply of affordable rental housing units and provide rental assistance.
5.	Goal Name	H-5
	Goal Description	Promote fair housing through education and information.
6.	Goal Name	HO-1
	Goal Description	Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, and permanent housing.
7.	Goal Name	HO-2
	Goal Description	Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.
8.	Goal Name	SN-1
	Goal Description	Promote housing opportunities and accommodations for the elderly, persons with disabilities, and persons with other special needs.
9.	Goal Name	SN-2
	Goal Description	Increase the supply of housing for the elderly, persons with disabilities, and persons with other special needs through rehabilitation and new construction.
10.	Goal Name	SN-3
	Goal Description	Support social services, programs, and facilities for the elderly, persons with disabilities, and persons with other special needs.
11.	Goal Name	CD-1
	Goal Description	Improve the City's public facilities and infrastructure through rehabilitation and new construction.

12.	Goal Name	CD-2
	Goal Description	Improve the physical, visual, and handicapped accessibility of community facilities and infrastructure.
13.	Goal Name	CD-3
	Goal Description	Improve and increase public safety, programs for youth, the elderly and the disabled including recreational programs, city services, and social/welfare programs throughout the City.
14.	Goal Name	CD-4
	Goal Description	Remove and correct slum and blighting conditions throughout the City.
15.	Goal Name	ED-1
	Goal Description	Support and encourage new job creation, job retention, and job training opportunities.
16.	Goal Name	ED-2
	Goal Description	Support business and commercial growth through expansion and new development.
17.	Goal Name	ED-3
	Goal Description	Plan and promote the development and redevelopment of vacant commercial and industrial sites.
18.	Goal Name	AM-1
	Goal Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs.
19.	Goal Name	AM-2
	Goal Description	Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

Listed below are the FY 2014 CDBG and HOME activities for the City of East Chicago.

#### Projects

#	Project Name
1.	Single Family Rehabilitation
2.	Public Services
3.	Administration
4.	Affordable Housing Program

Table 47 – Project Information

#### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City of East Chicago will allocate its CDBG funds to those geographic areas whose population is over 51% low- and moderate-income. At least 70% of all the City's CDBG funds that are budgeted for those activities will principally benefit low- and moderate-income persons. The following guidelines for allocating CDBG and HOME funds are used by the City:

- The public services activities are for social service organizations whose clientele are low-income or in some cases, a limited type of clientele with a presumed low- and moderate-income status.
- The public facilities activities are either located in a low- and moderate-income census tract/block group, have a low- and moderate-income service area benefit, or the clientele is over 51% low- and moderate-income.
- The acquisition and demolition of structures are either located in low- and moderate-income census tracts/block groups or these activities are eligible by prevention or elimination of slum and blight on a spot basis or area basis.
- Acquisition and assemblage of sites for the construction and development of affordable housing will be for low- and moderate-income persons.
- The housing activities have an income eligibility criterion; therefore the income requirement targets the funds to low- and moderate-income households throughout the City.
- Economic development projects will either be located in a low- and moderate-income census tract/block group, a poverty tract greater than 20%, part of a redevelopment plan, or making 51% of the jobs available to low- and moderate-income population.

The proposed activities under the FY 2014 CDBG Program Year are located in areas with the highest percentages of low- and moderate-income persons and those block groups with a percentage of minority persons above the average for the City of East Chicago.

Despite efforts made by the City and social service providers, a number of significant obstacles to meeting underserved needs remain. With funding resources being scarce, funding becomes the greatest obstacle for the City of East Chicago to meet its underserved needs. Insufficient



funding lessens the ability to fund many worthwhile public service programs, activities, and agencies. The City through planning efforts will use its limited resources to address the City of East Chicago's greatest needs and improve the quality of life for its residents. The follow obstacles need to be overcome in order to meet underserved needs:

- Lack of decent, sound, affordable owner and renter occupied housing
- High cost of rehabilitation
- Aging in place population who needs accessibility improvements
- Need major rehabilitation of the City's aging housing stock
- The increasing number of vacant and abandoned properties
- High unemployment rate and loss of household income
- Difficulty in obtaining bank mortgages

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## AP-38 Project Summary

### Project Summary Information

1.	<b>Project Name</b>	<b>Single Family Rehabilitation</b>
	<b>Target Area</b>	N/A
	<b>Goals Supported</b>	HS-1
	<b>Needs Addressed</b>	Housing Strategy (H)
	<b>Funding</b>	CDBG: \$848,675 HOME: \$171,070
	<b>Description</b>	Funds will be used for single family home rehabilitation programs.
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• <b>Housing Rehabilitation Delivery (CDBG)</b> - Funds will be used in coordination, management, and administration of the residential repair program for project delivery costs.</li> <li>• <b>Residential Repair Program (CDBG)</b> - Funds used to assist owners of existing single family owner occupied housing to repair their homes. This program includes the emergency repair loan program and the accessible ramp loan program. The assistance is determined by the level of need (income eligible) and the amount of repairs. The funds will provide low interest loans to residents with incomes at 80% or below the median income.</li> <li>• <b>Residential Repair Program (HOME)</b> - Funds will be used to assist existing single family owner occupied households in repairing their homes. The assistance is determined by the level of need (income eligibility) and the cost of needed repairs. The funds are used to supplement the CDBG Residential Repair Program to correct code violations in existing houses.</li> </ul>
2.	<b>Project Name</b>	<b>Public Services</b>
	<b>Target Area</b>	N/A
	<b>Goals Supported</b>	CD-3, HO-1, HO-2, HS-3, and HS-2
	<b>Needs Addressed</b>	Community Development Strategy (CD) Homeless Strategy (HO) Housing Strategy (HS)
	<b>Funding</b>	CDBG: \$196,000
	<b>Description</b>	Funds will be used for public service activities to benefit low- and moderate-income populations in the City.

Planned Activities	<ul style="list-style-type: none"> <li>• <b>Boys &amp; Girls Club of NWI (CDBG)</b> – Funds will be used for a portion of the Education &amp; Career Development Program implemented at the East Chicago Katherine House Boys &amp; Girls Club. Funds will be used for Junior staff development, education and career program, an on-going core program area of the Boys &amp; Girls Club.</li> <li>• <b>City of East Chicago - Senior Programs (CDBG)</b> – Funds will be used to offer three type of programs for City Seniors: Seniors on the Move, Live Long and Stay Strong, and Longevity with Creativity Classes.</li> <li>• <b>City of East Chicago - Summer Youth Employment Program (CDBG)</b> - Funds will be used for wages to employ young people between the ages of 18 and 22 part-time during the summer months, while teaching them valuable job skills. The summer employees will work in various City Departments, including the Parks and Recreation Department and the Street Department, and will have duties including pool supervisor, lifeguard, recreation instructor, and labor.</li> <li>• <b>City of East Chicago – Youth Sports Programs (CDBG)</b> – Funds will be used to initiate two new Youth Sports programs: Basketball League and Softball Camp. The Department will hire a Sports Coordinator to work with the Recreation Leaders and other Department staff to schedule the events, arrange for coaches and referees, conduct a coach's clinic, and coordinate scorekeepers.</li> <li>• <b>Haven House (CDBG)</b> - Funds for emergency services to victims of domestic violence and sexual assault. All services are provided free of charge to women and children in need of assistance. The funds will be used to assist East Chicago victims with education, counseling, skills building, and referral. Services include 24-hour hotline intervention information, room and board, case management, and employment information.</li> <li>• <b>Indiana Legal Services, Inc. (CDBG)</b> - Funds used to provide legal services to low- and moderate-income individuals and families. The counseling assists families and individuals to retain their homes. The program also provides legal advice and representation in civil matters of foreclosure and community legal education, and support aimed to help low- and moderate-income individuals to understand their rights.</li> <li>• <b>Northwest Indiana Reinvestment Alliance</b> – Funds will be used to conduct homebuyer workshops for families/individuals in preparation to purchase a home. NWIRA will provide One- on- One Pre-purchase Counseling sessions for families/individuals that would like to purchase a home. NWIRSA will conduct post purchase workshop for families/individuals.</li> <li>• <b>United Neighborhood Organization</b> – Funds will be used for Building Dreams After School Youth Tutoring Program and the program will help low/low income parents maintain employment and obtain higher education leading to higher paying jobs.</li> <li>• <b>We Care from the Heart Social Services (CDBG)</b> - Funds will be used to provide a variety of social and health care services targeted toward seniors and individuals with physical disabilities. The individuals will be provided with professional assistance in their homes to maintain physical, mental, emotional, and living conditions. The activities include monitoring and assistance in the area of access to financial aids and visitation, and to health services that individuals may need.</li> <li>• <b>Homebuyer Incentive Program (CDBG)</b> - Funds will be used for the Northwest Indiana Reinvestment Alliance (NWIRA) to conduct homeownership workshops and one-on-one housing counseling sessions for individuals and families that would like to purchase a home in the City of East Chicago.</li> </ul>
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3.	<b>Project Name</b>	<b>Administration</b>
	<b>Target Area</b>	N/A
	<b>Goals Supported</b>	AM-1 and HS-4
	<b>Needs Addressed</b>	Administration, Planning, and Management Strategy (AM) Housing Strategy (HS)
	<b>Funding</b>	CDBG: \$261,168 HOME: \$35,706
	<b>Description</b>	Funds will be used for administration of the FY 2014 CDBG and HOME Programs.
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• <b>General Administration (CDBG)</b> - Funds will be used for the overall coordination, administration, monitoring, and planning activities of the program. The planning activities that will be funded in 2014 under the general administration include: Fair Housing, Technical Assistance for Business Development, and Planning activities associated with preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER).</li> <li>• <b>Administrative Reserve (HOME)</b> - Funds will be for the overall coordination, administration, monitoring, and planning activities of the HOME program. The planning activities that will be funded in 2014 under HOME Administrative Reserve include: Fair Housing and planning activities associated with preparation of the Annual Action Plan and Consolidated Annual Performance and Evaluation Report (CAPER).</li> <li>• <b>CHDO Operating Funds (HOME)</b> - Funds will be used to support the local not-for-profit entity that is a Certified Housing Development Organization (CHDO) in their effort to promote housing development and construction in the City, particularly for those families with low- and moderate-income.</li> </ul>
4.	<b>Project Name</b>	<b>Affordable Housing Program</b>
	<b>Target Area</b>	N/A
	<b>Goals Supported</b>	H-4
	<b>Needs Addressed</b>	Housing (H) Affordable Housing (AH) Neighborhood Development (ND) Redevelopment (R) Economic Development (ED)
	<b>Funding</b>	CDBG: \$175,686 HOME: \$31,874
	<b>Description</b>	Funds will be used for affordable housing programs and activities.

Planned Activities	<ul style="list-style-type: none"> <li>• <b>Harbor Action Plan (CDBG)</b> - Funds will be used to continue previous year's efforts for urban renewal activities and implementation of the Harbor Action Plan. In FY 2013, the Harbor Action Plan is using funds to acquire additional properties in the area.</li> <li>• <b>Acquisition and Rehabilitation Program (CDBG)</b> - Funds will be used for acquisition and rehabilitation of houses in the City for resale to low-income homebuyers.</li> <li>• <b>Affordable Housing Program (HOME)</b> - The funds will be used to provide assistance for rehabilitation or construction of owner-occupied single family homes for a low- and moderate-income family. The assistance will encourage homeownership and investment in targeted neighborhoods. The funds will be used to subsidize rehabilitation or new construction costs to make the home affordable to eligible residents.</li> </ul>
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Table 48 – Project Summary

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## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The following information provides a profile of the population, age, and racial/ethnic composition of the City of East Chicago. This information was obtained from the U.S. Census Bureau American Factfinder website, <http://factfinder.census.gov>. The 2008-2012 American Community Survey 5-Year Estimates were used to analyze the social, economic, housing, and general demographic characteristics of the City of East Chicago. The 5-year estimates are the most recent data available for the City. The 2010 U.S. Census data is included where possible.

#### **Population:**

The key points for the City of East Chicago's population are:

- Between 1980 and 2010, the population decreased by approximately 25.4%, dropping from 39,786 to 29,698.
- Since 2000, the population has dropped 8.4%, which is expected to continue.
- The 2010 Census reports the City's population as 29,698.

#### **Age:**

The key points of the City of East Chicago's age of population are:

- Median age in East Chicago is 30.9 years old.
- Youth under age 18 account for 31.4% of the population.
- Seniors age 62 and over are 13.6% of the City's population.
- Adults between the ages of 35 and 60 account for 29.3% of the population.

#### **Race/Ethnicity:**

Racial/ethnic composition of the City of East Chicago from the 2010 U.S. Census:

- 42.9% are Black or African American
- 50.9% are Hispanic
- 35.5% are White

#### **Income Profile:**

The Median Income for a family of four (4) in the Gary, IN HMFA is \$63,800 for 2014. The following is a summary of income statistics for the City of East Chicago:

- At the time of the 2008-2012 American Community Survey, median household income in the City of East Chicago was \$27,171 which was lower than Lake County (\$49,315) and the State of Indiana (\$48,374).
- 32.7% of households have earnings received from Social Security income.
- 7.7% of households have earnings received from public assistance.
- 18.8% of households have earnings, received retirement income.
- 56.9% of female-headed households were living in poverty.
- 51.2% of all youth under 18 years of age were living in poverty.

### **Low/Mod Income Profile:**

The low- and moderate-income profile for City of East Chicago is a measurement of the area's needs. The City of East Chicago has an overall low- and moderate-income percentage of 64.6%.

### **Economic Profile:**

The following illustrates the economic profile for the City of East Chicago as of the 2008-2012 American Community Survey:

- 16.4% of the employed civilian population had occupations classified as management, professional, or related.
- 25.7% of the employed civilian population had occupations classified as sales and office.
- 26.5% were in the service sector.
- The education, health, and social service industry represented 21.1% of those employed.
- 87.0% of workers were considered in private wage and salary workers class.
- 1.9% of workers were considered in the self-employed workers in their own not incorporated business.

According to the U.S. Labor Department, the preliminary unemployment rate for the City of East Chicago in January 2014 was 11.0% compared to a preliminary rate of 8.8% in Lake County, an actual rate of 6.3% for the State of Indiana in February, 2014, and a national unemployment rate of 6.7% in February 2014.

### **Geographic Distribution**

Target Area	Percentage of Funds
N/A	

**Table 49 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The City of East Chicago will allocate its CDBG funds to those geographic areas whose population is over 51% low- and moderate-income. At least 70% of all the City's CDBG funds that are budgeted for those activities will principally benefit low- and moderate-income persons. The following guidelines for allocating CDBG and HOME funds are used by the City:

- The public services activities are for social service organizations whose clientele are low-income or in some cases, a limited type of clientele with a presumed low- and moderate-income status.
- The public facilities activities are either located in a low- and moderate-income census tract/block group, have a low- and moderate-income service area benefit, or the clientele is over 51% low- and moderate-income.
- The acquisition and demolition of structures are either located in low- and moderate-income census tracts/block groups or these activities are eligible under the prevention or elimination of slum and blight on a spot basis or area wide basis.
- Acquisition and assemblage of sites for the construction and development of affordable housing will be for low- and moderate-income persons.
- The housing activities have an income eligibility criteria, therefore the income requirement targets the funds to low- and moderate-income households throughout the City.
- Economic development projects will either be located in a low- and moderate-income census tract/block group with a poverty rate greater than 20%, part of a redevelopment plan, or will make 51% of the jobs available to low- and moderate-income persons.

The proposed activities under the FY 2014 CDBG Program Year are located in areas with the highest percentages of low- and moderate-income persons and those block groups with a percentage of minority persons above the average for the City of East Chicago. The following census tracts and block groups have over 51% low- and moderate-income population:

- C.T. 30100, B.G. 1
- C.T. 30200, B.G. 1
- C.T. 30200, B.G. 2
- C.T. 30300, B.G. 1
- C.T. 30300, B.G. 2
- C.T. 30300, B.G. 3
- C.T. 30400, B.G. 1
- C.T. 30400, B.G. 2
- C.T. 30400, B.G. 3



- C.T. 30500, B.G. 1
- C.T. 30500, B.G. 3
- C.T. 30500, B.G. 4
- C.T. 30600, B.G. 1
- C.T. 30600, B.G. 2
- C.T. 30600, B.G. 3
- C.T. 30700, B.G. 1
- C.T. 30700, B.G. 2
- C.T. 30800, B.G. 1
- C.T. 30800, B.G. 2
- C.T. 30800, B.G. 3
- C.T. 30900, B.G. 1
- C.T. 31000, B.G. 1
- C.T. 31000, B.G. 2

## Discussion

The geographic locations and the public benefit for the FY 2014 CDBG and HOME Activities/Projects are as follows:

- Housing Residential Program - Citywide - Low/Mod Housing (LMH)
- Housing Rehabilitation Program Delivery - Citywide
- Residential Repair Program - Citywide - Low/Mod Housing (LMH)
- Boys & Girls Club of NWI - Citywide - Low/Mod Clientele (LMC)
- City of East Chicago - Senior Programs - Citywide - Low/Mod Clientele (LMC)
- City of East Chicago - Summer Youth Employment Program - Citywide - Low/Mod Clientele (LMC)
- City of East Chicago - Youth Sports Programs - Citywide - Low/Mod Clientele (LMC)
- Haven House - Citywide - Low/Mod Clientele (LMC)
- Indiana Legal Services, Inc. - Citywide - Low/Mod Clientele (LMC)
- Northwest Indiana Reinvestment Alliance - Citywide - Low/Mod Housing (LMH)
- United Neighborhood Organization - Citywide - Low/Mod Clientele (LMC)
- We Care from the Heart Social Services - Citywide - Low/Mod Clientele (LMC)
- Homebuyer Incentive Program - Citywide - Low/Mod Housing (LMH)
- General Administration - Citywide
- Administrative Reserve - Citywide
- CHDO Operating Funds - Citywide - Low/Mod Housing (LMH)
- Affordable Housing Program (CHDO) - Citywide - Low/Mod Housing (LMH)

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City of East Chicago will utilize its CDBG and HOME funds to rehabilitate and to support the construction of new affordable housing units. The one year goals for affordable housing in the City of East Chicago for FY 2013 are as follows:

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	30
Special-Needs	0
<b>Total:</b>	<b>30</b>

Table 50 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	29
Acquisition of Existing Units	0
<b>Total:</b>	<b>30</b>

Table 51 - One Year Goals for Affordable Housing by Support Type

#### Discussion

During this program year, the City does not have any rental assistance or acquisition of existing unit's projects. In addition, the City has no projects that are dedicated to homeless and special-needs households. All the projects are open to the residents of the City of East Chicago.

The City has one project, the Affordable Housing Program (CHDO), funded by HOME funds to develop one (1) new unit.

The City has two (2) projects, Residential Repair Program (CDBG) and Residential Repair Program (HOME), to rehabilitate twenty-nine (29) housing units.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The East Chicago Housing Authority (ECHA) aims to address the needs of extremely low-income, very low-income, and low-income residents of the City of East Chicago. ECHA assists individuals and families through its Public Housing communities and Section 8 Housing Choice Vouchers. The Housing Authority promotes homeownership in scattered site housing and through its Self-Sufficiency Program.

### **Actions planned during the next year to address the needs to public housing**

The following activities and programs will be undertaken during the FY 2013 Program Year that will address the needs of Public Housing residents:

The Housing Authority of East Chicago received \$1,086,066 under a HUD Capital Fund grant for FY 2013 allocation. These funds will be used for the following activities:

- Operations - \$217,213.20
- Management Improvements - \$217,2013.20
- Administration - \$108,606.60
- Fees and Costs - \$95,000.00
- Dwelling Structures - \$23,909
- Mod Used for Development Activities - \$424,124

**Total: \$1,086,066**

The Housing Authority of East Chicago has 534 Section 8 Housing Choice Vouchers, with approximately 193 families on the waiting list as of March 2013. The Housing Authority has approximately 454 individuals and families on the waiting list, although some of the 454 are double counts since people may be on more than one list. The Housing Authority waiting list was only opened for one (1) day on April 3, 2013. Only the first 200 pre-applicants were available. The list is now closed. The Section 8 Housing Choice waiting list has been closed since June 22, 2012.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

The ECHA offers its tenants more than just affordable housing, they provide a variety of social, educational, and recreational activities including operating a youth center. The activities they

offer include: employment training, "Teen Seen," "Voices Against Smokers," GED Program, Boy's and Girl's Scouts program, "Friends of Amigo," computer classes, referrals to Robertson Day Care Center, and checking and bookkeeping for student workers. ECHA's Capital Fund Program is aimed to improve the overall management while improving its housing stock. The Authority recognizes that its long term sustainability will depend on management and meeting the market demand.

In an effort to address the needs of public housing, the East Chicago Housing Authority (ECHA) offers its residents opportunities to become involved in the Resident Advisory Board (RAB), where they can participate in all aspects of management and the decision making process. The residents nominate the candidates or can self nominate themselves for the Resident Advisory Board as long as they are in good standing with ECHA. ECHA also provides a variety of activities aimed at self-sufficiency and homeownership among its residents.

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

The East Chicago Housing Authority is not designated as a troubled housing authority.

**Discussion**

None.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The main strategy in eliminating chronic homelessness is coordination with the Continuum of Care Network and implementation of appropriate actions to eliminate homelessness in East Chicago and Lake County, Indiana. Most of the regional care providers are members of the Network. These providers offer significant resources, services, and housing opportunities for the City's sheltered and unsheltered chronic homeless people. In January 30, 2013 the City hired We Care from the Heart Social Services to do the Point In Time Survey. A total of 28 homeless persons were surveyed. The breakdown of the homeless population is 16-males and 12-females, 19-black and 4-white, 26-individuals and 2 single parent families, and 3 under age 18.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

The primary goal of the City to end chronic homelessness is to ensure that chronic homeless people are moving out of homelessness and into safe, decent, and affordable housing with appropriate and adequate supportive services. The strategy to achieve this goal consists of offering flexible services and housing opportunities with interventions to address both structural and personal reasons for chronic homelessness. Activities sponsored by the City to end homelessness include:

- Involvement in the planning process through the Continuum of Care Network collaborative.
- Support development of 6-12 supportive housing units.
- Support of on-going maintenance of the existing permanent supportive housing in the City.
- Support social service providers and agencies in assisting chronically homeless people by enrolling them in appropriate public benefit programs.
- Support for advocacy, legal representation, and outreach to secure resources for chronically homeless people to become independent.
- Implementing a county-wide HMIS to collect data about chronically homeless people and identify housing and services needed. The collected data will also provide direction to the City in allocating its local resources to better address the homeless needs.

In 2014, the City of East Chicago plans to spend \$39,000 in its homeless related activities.

- Haven House (\$17,000 in CDBG)
- Indiana Legal Services, Inc. (\$22,000 in CDBG)

The City will support and collaborate with other agencies to address the special needs of East

Chicago residents. The City will assist several families by providing funding for construction of ramps to make their homes accessible. The Ramp Program is funded through the Residential Repair Program. This is a loan program which provides up to a \$3,500 loan to eligible homeowners. It is anticipated that up to five families will receive assistance through this program using FY 2013 funds.

“We Care from the Heart” Social Services provides health care services to the elderly in need of in-home care. The program will be funded again in FY 2014.

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The Five Year Consolidated Plan’s prevention goal is based on three (3) core strategies. These strategies consist of the following activities:

- Provide local support to prevent homelessness by expanding early intervention (i.e. foreclosures), outreach, economic opportunities and job training.
- Support and maintain local capacity of services and shelter providers.
- Collaborate regionally to address the needs on a broader scale.

Under the FY 2014 CDBG Program, the City will support several agencies and programs which aim to prevent homelessness. These include the child care providers, which will support families to maintain employment for residents. The Indiana Legal Services will provide assistance to individuals for child support, foreclosure assistance, and other legal needs to maintain family structure and well being. The residential repair and loan programs will further support homeowners with repair needs, particularly emergency repairs, and thus prevent homelessness.

The Northwest Indiana Continuum of Care provides programs for low-income individuals and families to avoid becoming homeless, especially those individuals who are being discharged from publically funded institutions and systems of care. The City of East Chicago is a participant in the NWI CoC. As a part of the City’s Five Year Consolidated Plan, there is a “Discharge and Coordination Policy.” The City works with the NWI Indiana Re-entry Partnership, which is the County coordinating agency for individuals returning from institutions.

The City of East Chicago supports the housing, social service, health care, employment, education, and youth services for its special needs population through funding for public services and through the NWI Continuum of Care Network.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

Approximately 36.5% of the City of East Chicago's residents live in poverty, while only 17.4% of Lake County residents live in poverty and 14.7% of the State of Indiana residents live in poverty. Female headed households with children are particularly affected by poverty at 68.2%. This information is from the U.S. Census "2008-2012 ACS Five-Year Estimates." The City's goal is to reduce the extent of poverty by 5%, based on actions the City can control and through work with other agencies/organizations.

The City's anti-poverty strategy is based on attracting a range of businesses and supporting workforce development including job-training services for low income residents. The City's first time home buyer program and other homeownership programs will prevent poverty by enabling wealth creation in the form of acquiring a real estate asset. In addition, the City's strategy is to provide supportive services for target income residents. The anti-poverty objectives for the City are as follows:

- Promote workforce development programs for City residents.
- Create job opportunities for unemployed and the underemployed.
- Promote job training programs.
- Provide assistance for food and shelter programs.

The City of East Chicago will continue to support the regional Continuum of Care with the applications for funds under the FY 2014 SuperNOFA. The City will continue to support economic development to provide new job opportunities for unemployed and underemployed persons in the City of East Chicago.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

The City of East Chicago continues to work to develop effective policies to prevent discharge from institutions and health care and foster care facilities that result in homelessness. To this

end, the City is in the process of developing a local network of City, County, State, and community-based organizations to cooperate on a set of activities which ensure cross training, systems integration, and other efforts to improve the reentry of institutionalized individuals into the community. The primary goal of this effort will be reintegration of ex-offenders and mental health released patients, and foster care individuals from the criminal justice and mental health systems back into the community. Another goal will be to prevent episodes of homelessness and repeated incarceration.

The City anticipates developing policies and programs to coordinate reentry activities in partnership with Northwest Indiana Reentry Partnership (NIRP) over the next two years. NIRP is the coordinating agency in Lake County for individuals returning from institutions. NIRP is the receiving agency of funds through the Offender Reentry Community Assistance (ORCA). The funds can be used for tenant based rental assistance and utility deposit.

Potential partners at this point are the Department of Redevelopment, City of East Chicago Police Department, Tri-City Mental Health, Workforce Development, East Chicago Housing Authority, CoC NWI, Inc., and other service providers that can offer a full spectrum of services including case management, substance abuse treatment, mental health services, intensive employment and training support, health care and other needed services.

### **Discussion**

None.



## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

The following impediments to fair housing choice and recommendations are presented to assist the City of East Chicago to affirmatively further fair housing in the community. Below is a list of impediments and goals that were developed as part of the City's FY 2014-2018 Consolidated Plan and FY 2014 Annual Action Plan.

- **Impediment 1: Need for a Regional Approach to Affirmatively Furthering Fair Housing.**

The housing, racial and socio-economic data from the U.S. Census of 2010, as well as the amount of subsidized housing in the City of East Chicago, illustrates that there is a concentration of low- and moderate-income persons, minorities, and Hispanics living in the City of East Chicago as compared to Lake County, Indiana, as a whole.

**Goal:** Provide housing and economic development opportunities for low- and moderate-income persons and the protected classes to live and work in the Northwest Region of Indiana.

- **Impediment 2: Need to Analyze Private Lending and Insurance Practices.**

The Home Mortgage Disclosure Act (HMDA) data suggests that there is a disparity between the approval rates of home mortgage loans originated from white applicants and those originated from minority applicants, and furthermore, there could be discrimination in obtaining home insurance quotes for persons living in lower income areas.

**Goal:** Approval rates for all originated home mortgage loans and homeowner insurance will be fair, unbiased and equal, regardless of race, familial status, and location.

- **Impediment 3: There Is a Lack of Financial Resources.**

The Federal Government continues to reduce the amount of CDBG and HOME funds in HUD's annual budget, which reduces the allocations to entitlement communities, thus putting a strain on limited financial resources due to the housing crisis and increased unemployment.

**Goal:** Increase Federal funding for the CDBG and HOME Programs to pre-FY 2010 budget levels which will allow entitlement communities to better achieve their housing and community development goals.

- **Impediment 4: Promote Fair Housing Education and Outreach.**

There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents and the Hispanic population.

**Goal:** Improve the knowledge and understanding of the general public and local officials about the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.

- **Impediment 5: Need to Address Public Policies and Regulations.**

The City's Zoning Ordinance appears to be outdated and needs to be revised. The City should review and revise sections of its zoning ordinance to bring it into compliance with the Fair Housing Act. Other municipal policies and ordinances need to be reviewed and revised if necessary, in order to affirmatively further fair housing.

**Goal:** The City's Zoning Ordinance, Sub-division Ordinance, Housing Standards and other policies and ordinances will promote affordable housing and affirmatively further fair housing in order to meet the needs of all residents living in the City of East Chicago.

- **Impediment 6: There Is a Continuing Need for Affordable Housing That is For Sale.**

The median value and cost to purchase and maintain a single family home in the City of East Chicago that is decent, safe, and sound, has increased significantly to over \$100,000, and it is even higher in Lake County, which limits the choice of housing for lower income households to impacted areas within the City of East Chicago.

**Goal:** Promote the development of for-sale single family homes for lower income households through new construction, in-fill housing, and rehabilitation of vacant houses.

- **Impediment 7: There Is a Continuing Need for Accessible Housing Units That Are For-Sale or Rent.**

As an older built-up urban environment, there is a lack of accessible housing units and developable sites in the City of East Chicago, since 73% of the municipality's housing units were built prior to 1959 and do not have accessibility features.

**Goal:** Increase the number of accessible housing units through new construction and rehabilitation of existing housing units for the physically disabled.

- **Impediment 8: There Is a Need to Redevelop Vacant Sites and Buildings Throughout the City.**

There are large vacant portions of land throughout the City that need to be redeveloped, and vacant buildings that are a blighting influence on the surrounding area, and some sites are contaminated and need to be remediated.

**Goal:** Increase housing choice opportunities by constructing new homes on vacant sites and remediating contaminated sites.

- **Impediment 9: There is a Need to Improve the Economic Stability of Families and Reduce the Number of Families Living In Poverty.**

There is a large percentage of the civilian workforce that does not have a high school diploma and who do not possess the skills needed for higher paying jobs.

**Goal:** The City will have a better educated workforce which will possess the skills needed for higher paying jobs, reducing the number of persons living in poverty, and allowing families to have a housing choice.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

In May 2014, the City of East Chicago prepared the following strategies to affirmatively further fair housing in the City.

- **Impediment 1: Need for a Regional Approach to Affirmatively Furthering Fair Housing.**

The strategies to meet this goal include:

- **1-A:** Establish a Fair Housing Regional Task Force (FHRTF) to affirmatively further fair housing in Lake County with representatives from Lake County, the City of East Chicago, the City of Hammond, the City of Gary, and the surrounding communities of Whiting, Munster, Griffith, and Merrillville, the U.S. Department of Housing and Urban Development (HUD), the local Fair Housing agencies, the local Housing Authorities, and the Board of Realtors.
- **1-B:** The three (3) Federal Entitlement jurisdictions: East Chicago, Hammond and Gary should coordinate and cooperate in promoting fair housing activities in the region and their communities.

- **Impediment 2: Need to Analyze Private Lending and Insurance Practices.**

The strategies to meet this goal include:

- **2-A:** The City should undertake or contract with an outside independent agency or firm to conduct an in depth review of the mortgage lending practices of the local banks and financial institutions.
- **2-B:** Testing should be performed by an outside independent agency to determine if any patterns of discrimination are present in home mortgage lending practices and insurance underwriting of properties located in lower income areas of the municipality.
- **2-C:** If Federal and State funding becomes available, a higher rate of public financial assistance should be provided to potential homebuyers in lower income neighborhoods to improve the loan to value ratio, so that private lenders will increase the number of loans made in these areas.

- **Impediment 3: There Is a Lack of Financial Resources.**

The strategies to meet this goal include:

- **3-A:** Contact the Congressmen and Senator from Northwest Indiana to increase the appropriations for the CDBG and HOME programs.
- **3-B:** Encourage and support non-profit housing agencies to apply for funding for housing from Federal, state, and private foundation resources to promote and develop affordable housing in the City of East Chicago.

- **Impediment 4: Promote Fair Housing Education and Outreach.**

The strategies to meet this goal include:

- **4-A:** Continue to promote Fair Housing awareness through seminars and training to provide educational opportunities for all persons to learn more about their rights

under the Fair Housing Act, the Americans With Disabilities Act, Violence Against Women Act, and the State Human Relations Act.

- **4-B:** Continue to make available to and distribute literature and informational material, in English and Spanish, to pass out, concerning fair housing issues, an individual's housing rights, and responsibilities to affirmatively further fair housing.
- **4-C:** Include a link on the municipality's website that will provide information on Fair Housing, a tenant's housing rights, and who to contact in cases of suspected housing discrimination.
- **4-D:** Contract with an outside independent Fair Housing Agency to provide testing services, referrals, and assistance in identifying Fair Housing issues and conditions that may exist in the City.

- **Impediment 5: Need to Address Public Policies and Regulations.**

The strategies to meet this goal include:

- **5-A:** The City in its review and revisions to the Zoning Ordinance should change the definition of the word "Family" to permit six (6) or less disabled persons to live together and be considered as a single family unit. Other definitions should also be added to the Zoning Ordinance, such as: "Accessibility", "Americans with Disability Act (ADA)", "Community Living Arrangement", "Disability" (Disabled or Handicapped Person), "Fair Housing Act", "Group Home", "Handicap", "Section 504 Rehabilitation Act", and "Visitability".
- **5-B:** The City should review and consider expanding locations where group homes are permitted. Presently, group homes are only permitted in the "R-3" and "R-4" Multiple-Dwelling Districts. These are areas that appear to be impacted, with the highest percentage of minority concentration and over 60% low- and moderate-income households. If the definition of "family" was revised, disabled persons could live together in a "R-1" Single-family District. Group homes need to be located throughout Lake County and this need should be brought to the attention of the Lake County Planning Commission to address on a countywide basis.

- **Impediment 6: There Is a Continuing Need for Affordable Housing That is For Sale.**

The strategies to meet this goal include:

- **6-A:** Continue to support and encourage plans from both private developers and non-profit housing providers to develop and construct new affordable housing that is for-sale in all areas of the City.
- **6-B:** Continue to support and encourage the acquisition, rehabilitation and resale of existing housing units to become decent, safe, and sound for-sale housing that is affordable to lower income households.
- **6-C:** Partner with the local banks to provide financial assistance in the form of down payment assistance and low interest loans to lower income households to become homebuyers in the City of East Chicago.

- **6-D:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower income households to become homebuyers and move outside areas of low-income concentrations.

- **Impediment 7: There Is a Continuing Need for Accessible Housing Units That Are For-Sale or Rent.**

The strategies to meet this goal include:

- **7-A:** Continue the on-going programs to increase the amount of accessible housing through the rehabilitation of the existing housing stock by providing low-interest loans or grants to homeowners and landlords who will make handicap improvements, and reasonable accommodations and who are willing keep their rents affordable.
- **7-B:** Increase the amount of accessible housing through new construction of handicap units that are accessible and visitable through financial or development incentives on available vacant and developable land in the City.
- **7-C:** Continue to enforce the ADA and fair housing requirements for landlords to make “reasonable accommodations and modifications” for their rental properties so they are accessible to tenants who have a disability.
- **7-D:** Continue to provide financial assistance to elderly homeowners in East Chicago to make accessibility improvements to their properties in order for these residents to remain in their own homes.

- **Impediment 8: There Is a Need to Redevelop Vacant Sites and Buildings Throughout the City.**

The strategies to meet this goal include:

- **8-A:** Continue to work with HUD and EPA on the Sustainable Communities Plan for the environmental clean-up of the Calumet Neighborhoods to develop new housing opportunities.
- **8-B:** Market the vacant sites in the Harbor NRSA and provide development incentives for private non-profit corporations to develop new housing.
- **8-C:** Support and promote the acquisition-rehabilitation-resale of vacant residential structures for income eligible homebuyers.

- **Impediment 9: There is a Need to Improve the Economic Stability of Families and Reduce the Number of Families Living In Poverty.**

The strategies to meet this goal include:

- **9-A:** The City should partner with the local technical schools and colleges to provide job training and educational programs to train workers for higher paying jobs.
- **9-B:** Improve the local high school educational program to insure that more persons will meet the state educational requirements for graduation.

- **9-C:** Provide educational programs for workers to obtain GED certificates.
- **9-D:** Promote and coordinate with local businesses and industries about their expansion plans and the creation of new job opportunities.

### **Discussion:**

The following are efforts that different agencies are planning to do during this program year to affirmatively further fair housing in the City of East Chicago:

#### **City of East Chicago:**

- Annually the City of East Chicago proclaims April as Fair Housing Month.
- Provide funds to rehabilitate housing units in the City for low- and moderate-income households.
- Provide funds for the development of new affordable rental housing for low- and moderate-income households.
- Provide funds for construction of new single family homes for sale to low- and moderate-income households.
- Demolish vacant dilapidated structures in the City's low- and moderate-income neighborhoods.
- Continue the housing inspection program for code compliance in low- and moderate-income neighborhoods.
- Assist low- and moderate-income individuals and families to purchase a home.
- Assist with down payment assistance to low- and moderate-income homebuyers.

#### **The East Chicago Human Rights Commission:**

- The Commission will partner with the Mayor's Committee for the Disabled to host Disability Awareness Month in March at the Riley Park Pavilion.
- HRC staff will continue to do investigations and answer questions on housing complaints.
- HRC will continue to look at ways to partner with other agencies and organizations.

#### **Northwest Indiana Habitat for Humanity:**

- The Northwest Indiana Habitat for Humanity is planning to assist the very low income to purchase a home through the Habitat for Humanity program.

#### **Indiana Legal Services, Inc.:**

- Indiana Legal Services, Inc. is planning to provide legal services to low- and moderate-income individuals and families. The counseling assists families and individuals in maintaining their homes. The program provides legal advice and representation in civil matters, foreclosure, community legal education, and support aimed to help low- and moderate-income individuals to understand their rights.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The City of East Chicago has developed the following actions planned to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based hazards, reduce the number of poverty-level families, develop institutional structures, and enhance coordination between public and private housing and social service agencies.

### **Actions planned to address obstacles to meeting underserved needs**

Despite efforts made by the City and social service providers, a number of significant obstacles to meeting underserved needs remain. With funding resources being scarce, funding becomes the greatest obstacle for the City of East Chicago to meet its underserved needs. Insufficient funding lessens the ability to fund many worthwhile public service programs, activities, and agencies. The City through its planning efforts will use its limited resources to address the City of East Chicago's greatest needs and improve the quality of life for its residents. The following obstacles need to be overcome in order to meet underserved needs:

- Lack of decent, safe, sound, and affordable owner and renter housing
- High cost of rehabilitation work
- Aging in place population who need accessibility improvements
- Need major rehabilitation of the City's aging housing stock
- The increasing number of vacant and abandoned properties
- High unemployment rate and loss of household income
- Difficulty in obtaining bank loans and mortgages

### **Actions planned to foster and maintain affordable housing**

The City of East Chicago, during FY 2014, proposes to foster and maintain affordable housing through the following Five Year goals and strategies:

#### **HS-1 Conserve and rehabilitate the existing housing stock in the community, including emergency repairs and handicap accessibility.**

- Residential Repair Program (CDBG)
- Housing Rehabilitation Program Delivery (CDBG)
- Residential Repair Program (HOME)



**HS-2 Increase the supply of owner occupied housing units.**

- Homebuyer Incentive Program (CDBG)

**HS-3 Assist lower-income homebuyers to purchase a home through housing counseling, down payment and closing cost assistance.**

- Northwest Indiana Reinvestment Alliance (CDBG)

**HS-4 Improve the supply of affordable rental housing units and provide rental assistance.**

- Affordable Housing Program (CHDO) (HOME)

**Actions planned to reduce lead-based paint hazards**

For rehabilitation projects, the City of East Chicago will continue to ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint safety requirements.
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.
- Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.

For homeownership projects, the City of East Chicago will continue to ensure that:

- Applicants for homeownership assistance receive adequate information about lead-based paint requirements.
- Staff properly determines whether proposed projects are exempt from some or all lead-

based paint requirements.

- A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building or soils.
- Prior to occupancy, properly qualified personnel perform paint stabilization and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35.
- The home purchaser receives the required lead-based paint pamphlet and notices.

### **Actions planned to reduce the number of poverty-level families**

Approximately 36.5% of the City of East Chicago's residents live in poverty, while only 17.4% of Lake County residents live in poverty and 14.7% of the State of Indiana residents live in poverty. Female-headed households with children are particularly affected by poverty at a proportion of 68.2%. This information is from the U.S. Census "2008-2012 ACS Five-Year Estimates." The City's goal is to reduce the extent of poverty by 5%, through actions the City can control and through work with other agencies/organizations.

The City's anti-poverty strategy is based on attracting a range of businesses and supporting workforce development, including job-training services for low income residents. The City's first time home buyer program and other homeownership programs will prevent poverty by enabling wealth creation in the form of acquiring a real estate asset. In addition, the City's strategy is to provide supportive services for targeted lower income residents. The anti-poverty objectives for the City are as follows:

- Promote workforce development programs for City residents.
- Create job opportunities for unemployed and the underemployed.
- Promote job training programs.
- Provide assistance for food and shelter programs.

The City of East Chicago will continue to support the regional Continuum of Care with the applications for funds under the FY 2014 SuperNOFA. The City will continue to support economic development to provide new job opportunities for unemployed and underemployed persons in the City of East Chicago.

### **Actions planned to develop institutional structure**

The primary responsibility for the administration of the Annual Action Plan is assigned to the Department of Redevelopment in the City of East Chicago. This agency will coordinate activities among the public and private organizations, in their efforts to implement different elements

and to realize the prioritized goals of the Annual Action Plan.

The City of East Chicago is a participant in the Northwest Indiana Continuum of Care Network. The NWI CoC receives state ESG funds for the region to address the needs of homeless persons. The City of East Chicago consults with public (County and State) and private agencies that address the housing, health, social services, victim services, employment, and educational needs of low-income individuals and families, homeless individuals and families (including homeless veterans), youth and persons with special needs.

In order to address the City's housing and community development needs, the City has established an extensive public-private partnerships aimed at revitalization of the City. The City is currently in the midst of a new process to implementing several major redevelopment projects. In 2014, the partnership includes the following agencies:

- East Chicago Economic Development
- East Chicago Housing Authority (ECHA)
- East Chicago Enterprise Zone
- East Chicago Human Rights Commission
- GHEC Empowerment Zone
- Community Reinvestment Project (CRP)
- Boys and Girls Clubs of Northwest Indiana
- Indiana Legal Services
- Haven House
- NWI Habitat for Humanity
- We Care from the Heart
- Calumet Council Boy Scouts of America
- Several private organizations and firms
- The Community Builders (TCB)

The City of East Chicago consults with business and civic leaders during its planning process for the preparation of its Annual Action Plan and Five Year Consolidated Plan. This includes, but is not limited to, the following:

- East Chicago Enterprise Zone
- GHEC Empowerment Zone
- Community Reinvestment Project (CRP)
- The Community Builders (TCB)
- Lakeshore Chamber of Commerce
- Foundation of East Chicago

- Holistic Community Coalition
- Standard Bank
- Local elected officials and prescient persons

**Actions planned to enhance coordination between public and private housing and social service agencies**

The primary responsibility for the administration of the Annual Action Plan is assigned to the Department of Redevelopment in the City of East Chicago. This agency will coordinate activities among the public and private organizations, in their efforts to implement different elements and to realize the prioritized goals of the Annual Action Plan. The City is committed to continuing its participation and coordination with public, housing, and social service organizations. The City solicits applications for CDBG and HOME funds. In addition, the City sends out applications to a list of agencies, organizations, and housing providers that have previously submitted an application or which have expressed an interest in submitting an application. The application is reviewed by the Department of Redevelopment staff and they discuss any questions with the applicant. For economic development projects, the City follows the same procedures.

**Discussion:**

Not Applicable.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

The City of East Chicago receives an annual allocation of CDBG and HOME funds. Since the City receives these federal allocations the questions below have been completed, as they are applicable.

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed:	\$120,000.00
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan:	\$0.00
3. The amount of surplus funds from urban renewal settlements:	\$0.00
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan:	\$0.00
5. The amount of income from float-funded activities:	\$0.00
<b>Total Program Income:</b>	<b>\$120,000.00</b>

#### Other CDBG Requirements

1. The amount of urgent need activities:	\$0.00
--	--------

#### HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City of East Chicago does not anticipate the receipt of any additional program income funds prior to July 1, 2014 that it has not yet programmed. It anticipates that it will receive \$4,440 in

HOME Program Income during the FY 2014 Program Year. The City of East Chicago has adopted HUD's Guidelines for Resale or Recapture found in 24 CFR 92.254 for its homebuyer program.

**2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

The City of East Chicago guidelines for resale and recapture are:

- The City has adopted the HOME Program Resale/Recapture Policy for Homeownership Activities. The policy is based on the HOME Program rules found in 24 CFR Part 92.254.
- The issue of resale/recapture arises when a homeowner that received homebuyer assistance under the HOME Program decides to sell the property. If the property is sold after the period of affordability has expired, there are no restrictions in terms of resale or recapture of HOME funds that apply to such a transaction. However, if the sale occurs before the period of affordability has expired, certain regulatory limitations apply.

**3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

See attached Resale or Recapture Guidelines for Homeownership Exhibit.

**4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

The City of East Chicago does not intend to use HOME funds to refinance existing debt secured by multi-family housing that is rehabilitated with HOME funds. Not Applicable.

**Discussion:**

Not Applicable.

# **SF 424 FORM**

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# SF 424

The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document. Grantee information is linked from the 1CPMP.xls document of the CPMP tool.

## SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted: May 19, 2014	Applicant Identifier:	<b>Type of Submission</b>	
Date Received by state:	State Identifier:	<b>Application</b>	<b>Pre-application</b>
Date Received by HUD:	Federal Identifier:	<input checked="" type="checkbox"/> Construction	<input type="checkbox"/> Construction
		<input type="checkbox"/> Non Construction	<input type="checkbox"/> Non Construction
<b>Applicant Information</b>			
City of East Chicago		IN180846 EAST CHICAGO	
400 East Chicago Avenue		DUNS: 80-610-0660	
		Organizational Unit: City of East Chicago	
City of East Chicago	Indiana	Department: Department of Redevelopment	
46312	Country U.S.A.	Division	
<b>Employer Identification Number (EIN):</b>		Lake County	
35-6001011		Program Year Start Date (07/01)	
<b>Applicant Type:</b>		<b>Specify Other Type if necessary:</b>	
Local Government: City		Specify Other Type	
<b>Program Funding</b>		<b>U.S. Department of Housing and Urban Development</b>	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding			
<b>Community Development Block Grant</b>		14.218 Entitlement Grant	
CDBG Project Titles: FY 2014 Community Development Block Grant Program Year		Description of Areas Affected by CDBG Project(s):	
\$1,185,843 (CDBG Allocation)		City of East Chicago, IN	
\$Additional HUD		Grant(s) Leveraged Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$120,000 (Anticipated Program Income)		Other (Describe)	
Total Funds Leveraged for CDBG-based Project(s)			
<b>Home Investment Partnerships Program</b>		14.239 HOME	
HOME Project Titles: FY 2014 HOME Investment Partnership Program Year		Description of Areas Affected by HOME Project(s):	
\$238,042 (HOME Allocation)		City of East Chicago, IN	
\$Additional HUD		Grant(s) Leveraged Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	



\$4,440 ( Anticipated Program Income)		Other (Describe)	
Total Funds Leveraged for HOME-based Project(s)			
<b>Housing Opportunities for People with AIDS</b>		14.241 HOPWA	
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)	
\$HOPWA Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOPWA-based Project(s)			
<b>Emergency Shelter Grants Program</b>		14.231 ESG	
ESG Project Titles		Description of Areas Affected by ESG Project(s)	
\$ESG Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for ESG-based Project(s)			
Congressional Districts of:		Is application subject to review by state Executive Order 12372 Process?	
Applicant Districts: First	Project Districts: First		
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		<input type="checkbox"/> Yes	This application was made available to the state EO 12372 process for review on DATE
		<input checked="" type="checkbox"/> No	
<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> N/A	Program is not covered by EO 12372
			Program has not been selected by the state for review

Person to be contacted regarding this application		
First Name: Maria	Middle Initial: C.	Last Name: Becerra
Title: Executive Director	Phone: (219) 397-9974 x30	Fax: (219) 397-1351
E-mail: <a href="mailto:mcbecerra@eastchicago.com">mcbecerra@eastchicago.com</a>	Website: <a href="http://www.eastchicago.com">www.eastchicago.com</a>	Other Contact: Ms. Lyvette Turk
Signature of Authorized Representative:		Date Signed:
Anthony Copeland, Mayor		May 7, 2014

# CERTIFICATIONS

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## CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing --** The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan --** It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Drug Free Workplace --** It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about –
  - (a) The dangers of drug abuse in the workplace;
  - (b) The grantee's policy of maintaining a drug-free workplace;
  - (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
  - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will –
  - (a) Abide by the terms of the statement; and
  - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted:
  - (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
  - (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

**Anti-Lobbying --** To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction --** The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan --** The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3 --** It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

\_\_\_\_\_  
Signature/Authorized Official

May 7, 2014  
Date

Mayor  
Title

## Specific CDBG Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan** -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) , (2014, 2015, and 2016), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

**Compliance with Laws** -- It will comply with applicable laws.

\_\_\_\_\_  
Signature/Authorized Official

May 7, 2014  
Date

Mayor  
Title

### OPTIONAL CERTIFICATION CDBG

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

\_\_\_\_\_  
Signature/Authorized Official

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

## Specific HOME Certifications

The HOME participating jurisdiction certifies that:

**Tenant Based Rental Assistance** -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

**Eligible Activities and Costs** -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

**Appropriate Financial Assistance** -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.

\_\_\_\_\_  
Signature/Authorized Official

May 7, 2014  
\_\_\_\_\_  
Date

Mayor  
\_\_\_\_\_  
Title

## APPENDIX TO CERTIFICATIONS

### INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

#### A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

#### B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:



Place of Performance (Street address, city, county, state, zip code)

City of East Chicago Department of Redevelopment

400 East Chicago Avenue

City of East Chicago, Lake County, IN 46312

Check \_\_\_ if there are workplaces on file that are not identified here.

The certification with regard to the drug-free workplace is required by 24 CFR part 24, subpart F.

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

# RESOLUTION

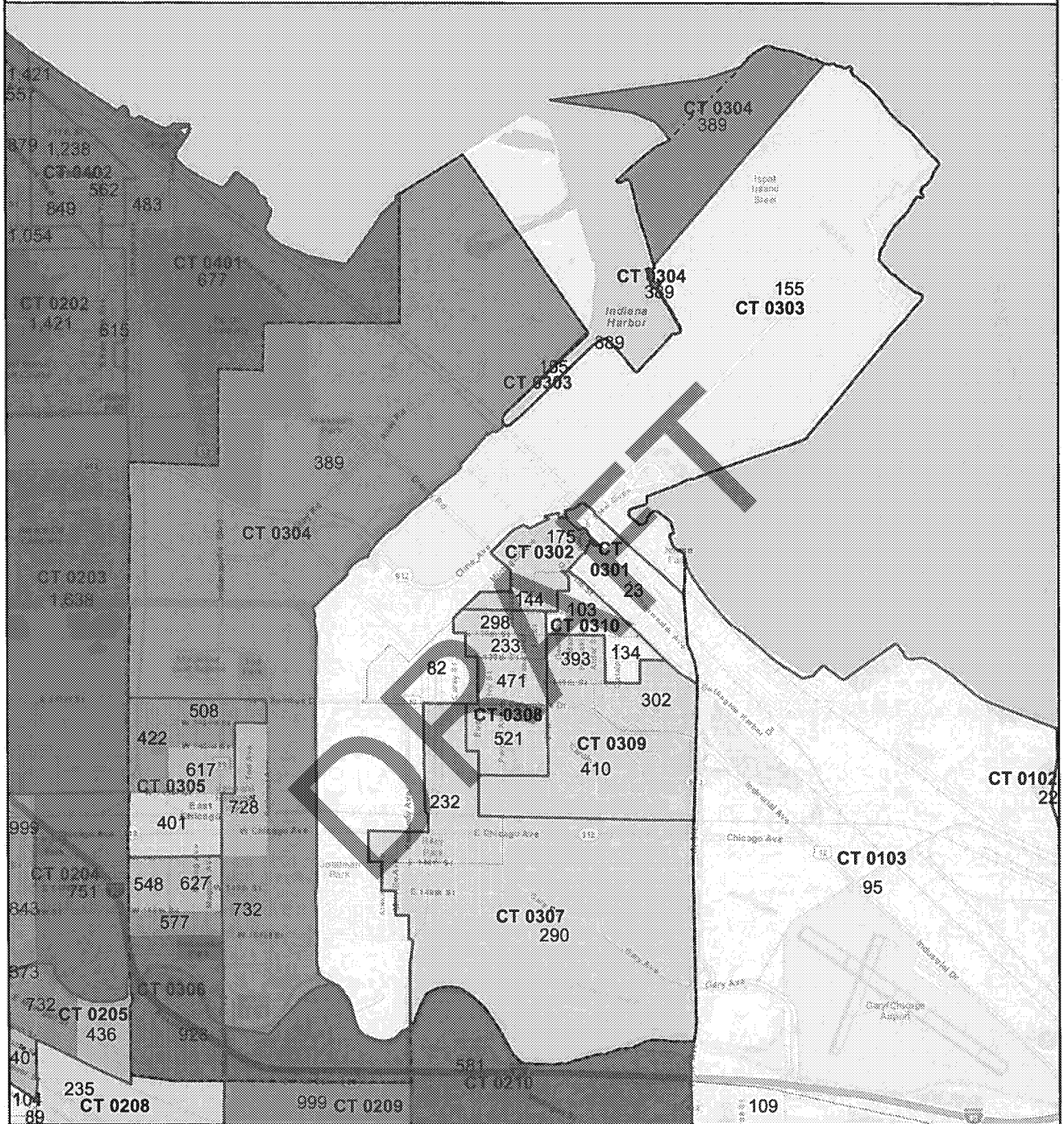
DRAFT

# MAPS

DRAFT



# Percent White Population by Block Group: East Chicago, Indiana



## Legend

### Percent White Population

- 0% - 20%
- 20.1% - 40%
- 40.1% - 50%
- 50.1% - 65%
- 65.1% - 84.6%

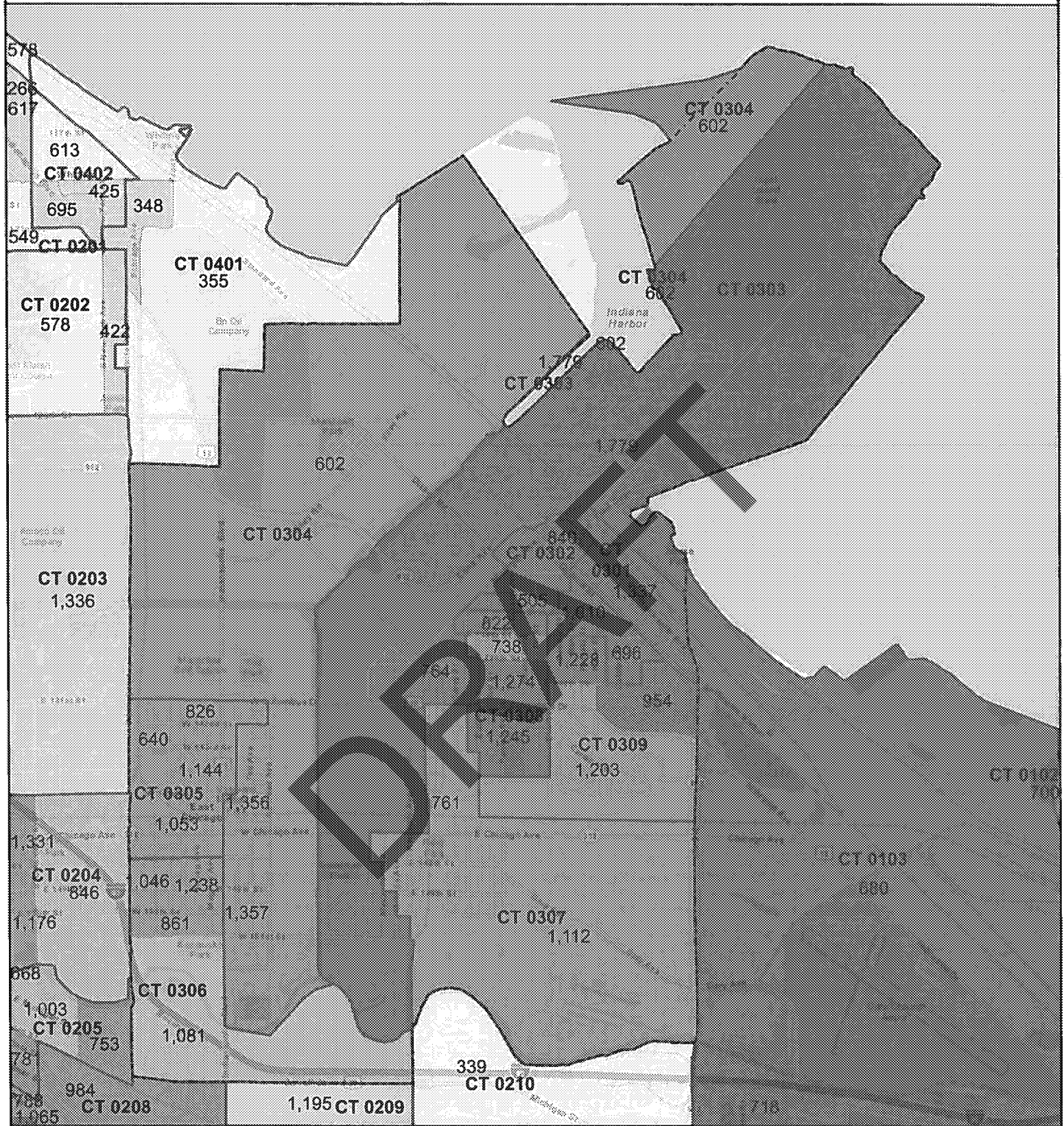
- City Boundary
- Tracts Boundary
- CT 9719 = tract number

Block group labels show total white population 2013.

Miles  
0 0.25 0.5  
1 in = 0.7 miles



# Percent Minority Population by Block Group: East Chicago, Indiana



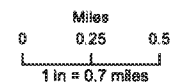
## Legend

### Percent Minority Population

- 34.4% - 50%
- 50.1% - 65%
- 65.1% - 80%
- 80.1% - 95%
- 95.1% - 100%

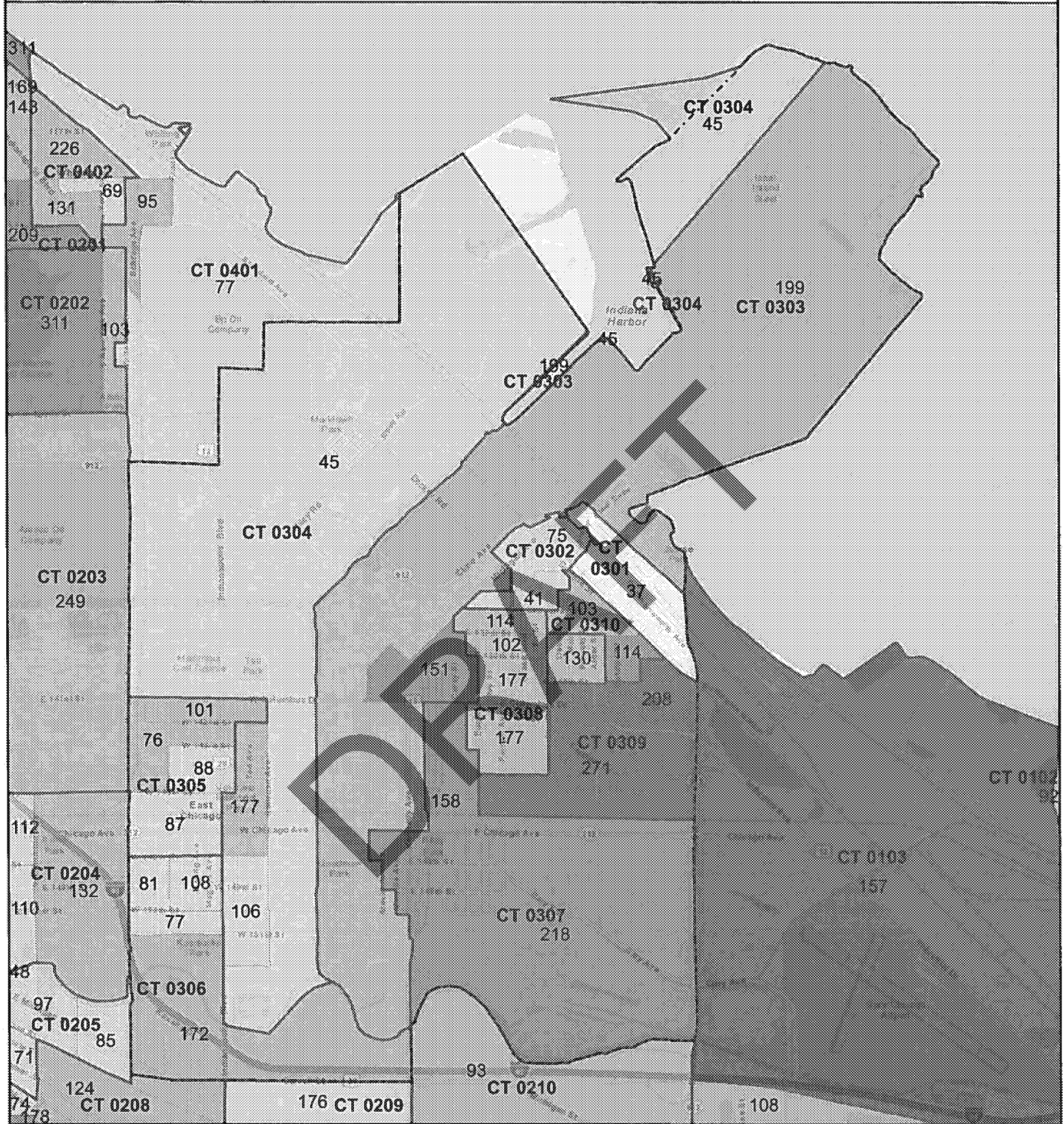
- City Boundary
- Tracts Boundary
- CT 9719 = tract number

Block group labels show total minority population 2013.





# Percent Population Age 65 and Over by Block Group: East Chicago, Indiana



## Legend

### Percent Population Age 65 and Over

- |             |               |
|-------------|---------------|
| 2.8% - 5%   | 15.1% - 20%   |
| 5.1% - 10%  | 20.1% - 36.8% |
| 10.1% - 15% |               |

City Boundary

Tracts Boundary

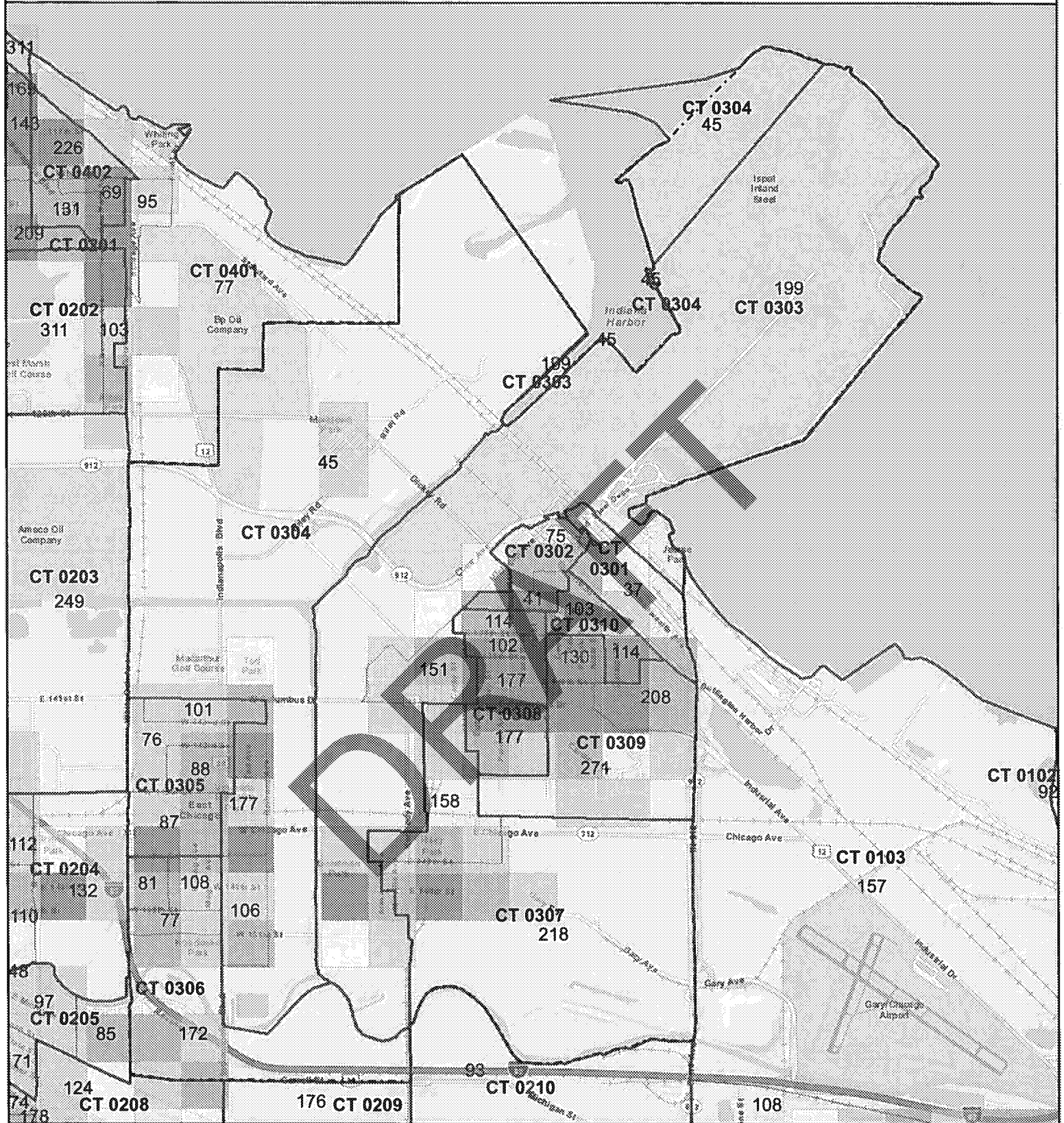
CT 9719 = tract number

Block group labels show 2013 population Age 65 and over.

Miles  
0 0.25 0.5  
1 in = 0.7 miles



# Population Age 65 and Over by Quarter Mile Grid: East Chicago, Indiana



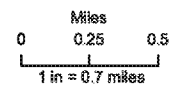
## Legend

### Population Age 65 and Over

0 - 10	81 - 160
11 - 40	161 - 429
41 - 80	

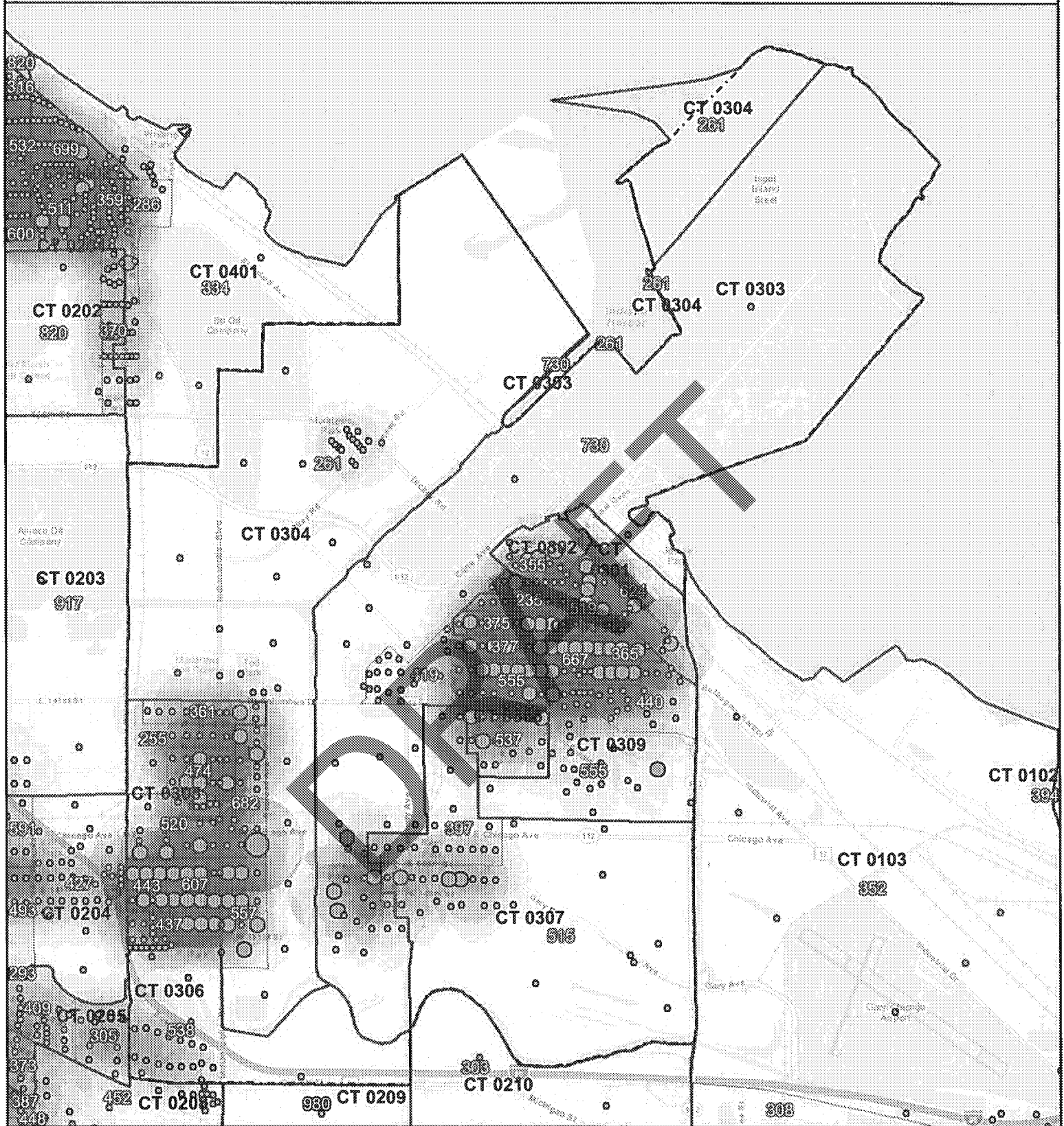
- City Boundary
- Tracts Boundary
- CT 9719 = tract number

Block group labels show 2013 population Age 65 and over.





# Total Housing Units by Block Points: East Chicago, Indiana



## Legend

Block Point Housing Units

401 - 1,339

0 - 50

City Boundary

Tracts Boundary

CT 9719 = tract number

Block group

labels show

2013 total

housing units.

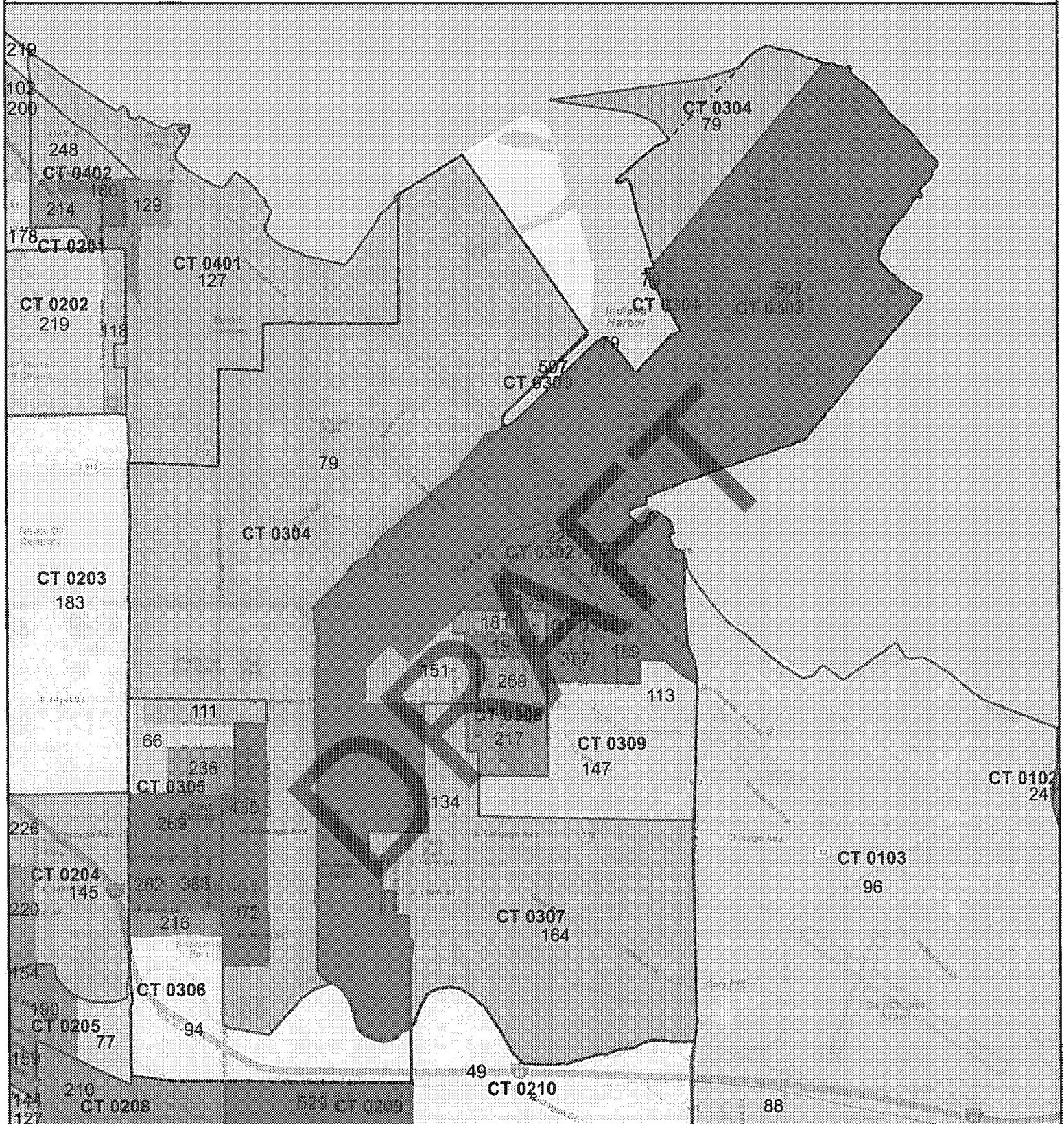
Miles  
0 0.25 0.5  
1 in = 0.7 miles



**URBAN  
DESIGN  
VENTURES**



# Percent Renter Occupied Housing Units by Block Group: East Chicago, Indiana



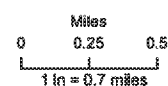
## Legend

### Percent Renter Occupied Housing Units

- 2.1% - 20%
- 20.1% - 30%
- 30.1% - 40%
- 40.1% - 50%
- 50.1% - 92.9%

- City Boundary
- Tracts Boundary
- CT 9719 = tract number

Block group labels show renter occupied housing units.





# **HOME RESALE/RECAPTURE POLICY**



## **RESALE OR RECAPTURE GUIDELINES FOR HOME OWNERSHIP**

The City of East Chicago guidelines for resale and recapture are:

- The City has adopted the HOME Program Resale/Recapture Policy for Homeownership Activities. The policy is based on the HOME Program rules found in 24 CFR Part 92.254.
- The issue of resale/recapture arises when a homeowner that received homebuyer assistance under the HOME Program decides to sell the property. If the property is sold after the period of affordability has expired, there are no restrictions in terms of resale or recapture of HOME funds that apply to such a transaction. However, if the sale occurs before the period of affordability has expired, certain regulatory limitations apply.
- The regulations at 24 CFR 92.254(a)(5) give the participating jurisdiction two broad options relative to the treatment of properties that are sold before the period of affordability has expired:
  1. The owner that received HOME assistance must sell the home to another low-income family that will use the property as their principal residence, or
  2. The participating jurisdiction must recapture some or all of the HOME investment that was initially extended to the homebuyer

### **Resale Provisions:**

The City will utilize the resale provisions in instances where the City provided HOME funds for the development of the house and the development costs exceed the fair market value, and no direct assistance is needed by the homebuyer to purchase the home.

The property will have an affordability period and remain the principal place of residency of the homeowner based on the following schedule:

HOME Funds	Affordability Period
Under \$15,000	5 years
\$15,000 to \$40,000	10 years
Over \$40,000	15 years

If the home is sold during the affordability period, the following will be required as stipulated in the executed deed restriction.

- **Homebuyer** – must have an annual income that does not exceed 80% of the area median income.
- **Selling Price** – fair market value of a comparable house in the neighborhood.
- **Fair Return on Investment** – the percentage change in median sales prices over the period of ownership is based on the Multiple Listing Service (MLS) prices for a comparable house in the same neighborhood. The original homeowner is entitled to recoup the principal paid, as well as the costs incurred for capital improvements.
- **Affordability to New Homebuyer** – The PITI should not exceed 30% of the total income of the household.

### Recapture Provisions:

It is the policy of the City of East Chicago, wherever possible to recapture the appropriate amount of the HOME investment rather than restricting the sale to a qualified low income family that will use the property as its principal residence. The city will utilize the recapture provisions when the homebuyer receives HOME funding to assist with the purchase, i.e. downpayment assistance, closing cost assistance or reduction in sales price. The HOME funds will be protected via a promissory note and mortgage for the full amount of HOME assistance provided to the homebuyer to purchase the property. The HOME must remain the principal place of residency during the affordability period. The affordability period is based on the HOME funds assisted with the purchase:

HOME Funds	Affordability Period
Under \$15,000	5 years
\$15,000 to \$40,000	10 years
Over \$40,000	15 years

The City will forgive the HOME funds based on the following schedule:

	5-year Affordability	10-year Affordability	15-year Affordability
<b>Year 1</b>	20%	10%	6.67%
<b>Year 2</b>	20%	10%	6.67%
<b>Year 3</b>	20%	10%	6.67%
<b>Year 4</b>	20%	10%	6.67%

Year 5	20%	10%	6.67%
Year 6		10%	6.67%
Year 7		10%	6.67%
Year 8		10%	6.67%
Year 9		10%	6.67%
Year 10		10%	6.67%
Year 11			6.67%
Year 12			6.67%
Year 13			6.67%
Year 14			6.67%
Year 15			6.62%

The amount of HOME funds recouped is based on the above recapture period; however, in no event will the HOME funds due and payable exceed the net sale proceeds from the sale of the home.

After calculating the amounts above, if the net proceeds are not sufficient to recapture the full HOME investment, the HOME investment amount may be reduced prorated based on the time the homeowner has owned and occupied the unit measured against the required affordability period (5, 10, or 15 years).

In the event the mortgaged property is sold or otherwise transferred prior to the expiration of the period of affordability from the date of the initial sale, then the prorated amount of the net proceeds from the sale or transfer shall be paid to the City of East Chicago.

The total amount payable by borrower under the preceding paragraphs shall never exceed the face amount of the note.

To the extent that the net proceeds are less than the outstanding principal balance of the note, the remainder shall be forgiven.

For both resale and recapture provisions: The City of East Chicago will be responsible for ensuring that homebuyers maintain the house, assisted with HOME funds, as their principal residence for the duration of the period of affordability. If the home is not being occupied as the principal residence, the city will enforce the restrictions and the entire amount of HOME funds invested in the unit will be due and payable to the City.



# **CITIZEN PARTICIPATION**

# Community Workshop

## January 9, 2014

**5:00 p.m.**  
**East Chicago**  
**Public Library**  
**2401 E. Columbus Dr.**  
**East Chicago, IN**

**Down Payment  
Assistance**

**Housing**

### SHARE YOUR VISION FOR THE COMMUNITY!!!

Every 5 years, the U.S. Department of Housing and Urban Development (HUD) requires communities receiving Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funds to prepare a 5-year Consolidated Plan and Update the Analysis of Impediments to Fair Housing Choice. The City of East Chicago receives these funds annually and is beginning to prepare a Plan for the 5 year period from July 2014 - June 2018.

Citizen and Stakeholder input are essential to the successful enactment and implementation of the Consolidated Plan, which shapes the housing and community development goals over the next 5 years.

Come share your ideas and help develop strategies to provide citizens with:

- ✚ Decent, Safe and Affordable Housing
- ✚ A Suitable Living Environment; and
- ✚ Expanded Economic Development Opportunities

**Economic  
Development**

**Public Facilities**

ANTHONY COPELAND, MAYOR - CITY OF EAST CHICAGO, INDIANA  
 MARIA C. BECERRA, EXECUTIVE DIRECTOR  
 CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT



CDBG - Communities and the East

# Talleres De Trabajo Comunitarios

## Enero 9, 2014

**5:00 p.m.**  
**East Chicago**  
**Public Library**  
**2401 E. Columbus Dr.**  
**East Chicago, IN**

**Asistencia  
Para Pagos  
De Enganche**

**Viviendas**

**Servicios  
Públicos**

**Desarrollo  
Económico**

**Instalaciones  
Públicas**

### COMPARTA SU VISIÓN CON LA COMUNIDAD!!!

Cada 5 años el Departamento de Viviendas y Desarrollo Urbano (HUD), requiere de las comunidades que reciben subsidios de "Community Development Block Grant" (CDBG) y "HOME Investment Partnerships Grant" (HOME) que preparen un plan consolidado de 5 años con el objeto de actualizar el Análisis de Impedimento sobre la igualdad de oportunidades para viviendas. La Ciudad de East Chicago recibe dichos fondos anualmente y está empezando a preparar el plan de 5 años que comprende el periodo de Julio 2014 a Junio 2018.

El interés y cooperación de la ciudadanía y los inversionistas es sumamente importante y esencial para la realización de este "Plan Consolidado" que ha de formar la meta del desarrollo de viviendas en la comunidad por los siguientes 5 años.

Venga a compartir sus ideas y ayudar a formar estrategias que le darán a la ciudadanía:

- ✚ Viviendas seguras, decentes y a bajo costo
- ✚ Ambiente de vida conveniente, y
- ✚ Amplias Oportunidades de desarrollo económico

ANTHONY COPELAND, MAYOR - CITY OF EAST CHICAGO, INDIANA  
 MARIA C. BECERRA, EXECUTIVE DIRECTOR  
 CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT



# APPLICATION WORKSHOP/SOLICITUD DE TALLER DE TRABAJO

2014-2018 Consolidated Plan

2014 Annual Action Plan

Analysis of Impediments to Fair Housing Choice  
for

Community Development Block Grant (CDBG)

and

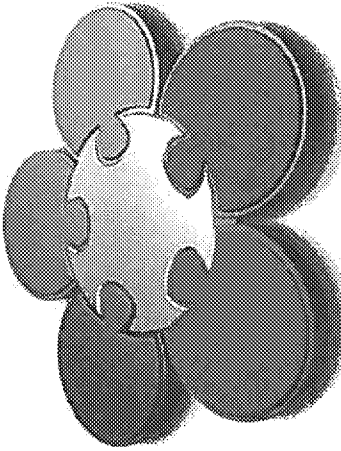
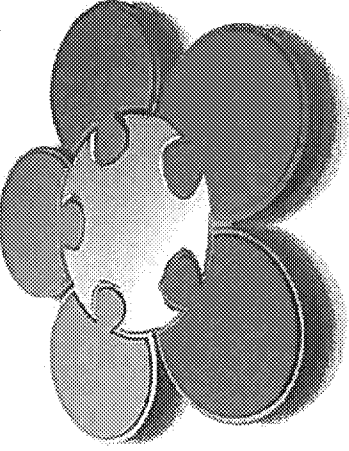
HOME Investment Partnership Grant (HOME)

East Chicago Public Library

2401 E. Columbus Drive

East Chicago, Indiana 46312

Thursday, January 9, 2014 at 2:00 p.m.



NAME/NOMBRE	SIGNATURE/FIRME AQUI	ORGANIZATION/ORGANIZACIÓN	ADDRESS/DIRECCIÓN	PHONE/TEL	E-MAIL/CORREO ELECTRÓNICO
1 BALERINI, GLORIA	<i>Gloria Balerini</i>	UNITED NEIGHBORHOODS ORGANIZATION	3616 ELM STREET EAST CHICAGO, IN 46312	219-391-8485	gbalerini@yahoo.com
2 CRAFT, DIANNE	<i>Dianne Craft</i>	WE CARE FROM THE HEART	534 CONKEY STREET - HAMMOND, IN 46324	219-933-7111	hammondwecarefromtheheart@yahoo.com
3 CYPRA, JANET	<i>Janet Cypra</i>	INDIANAPOLIS CITY OF EAST CHICAGO	4625 INDIANAPOLIS BLVD EAST CHICAGO, IN 46312	219-391-8479	jcypira@eastchicago.com / jcypira@aol.com
4 GYURE, RON	<i>Ron Gyure</i>	INDIANA LEGAL SERVICES, INC.	151 N. DELAWARE, 18TH FL INDIANAPOLIS, IN 46204	317-631-9410	ron.gyure@ilsa.net
5 HARRIS, FATIMA	<i>Fatima Harris</i>	UNITED NEIGHBORHOODS ORGANIZATION	3616 ELM STREET EAST CHICAGO, IN 46312	219-391-8485	gbalerini@yahoo.com
6 HATCH, PATRICIA	<i>Patricia Hatch</i>	KATHERINE HOUSE BOYS & GIRLS CLUB			
7 HUNT, KIM	<i>Kim Hunt</i>	WE CARE FROM THE HEART	534 CONKEY STREET - HAMMOND, IN 46324	219-933-7111	hammondwecarefromtheheart@yahoo.com
8 KERSTEN, MELINDA	<i>Melinda Kersten</i>	EARLING LEARNING PARTNERSHIPS OF NWI	6530 NEW HAMPSHIRE HAMMOND, IN 46323	219-228-2493	melindak@elprwi.org
9 MAYNARD, AMANDA	<i>Amanda Maynard</i>	MEALS ON WHEELS OF NWI	8446 VIRGINIA ST. MERRILLVILLE, IN 46410	219-756-3663	amanda@mealsonwheelsnwindiana.org
10 TATE, BEVERLY	<i>DID NOT COME</i>				bjtate@live.com

## APPLICATION WORKSHOP/SOLICITUD DE TALLER DE TRABAJO

2014-2018 Consolidated Plan

2014 Annual Action Plan

Analysis of Impediments to Fair Housing Choice  
for

Community Development Block Grant (CDBG)

and

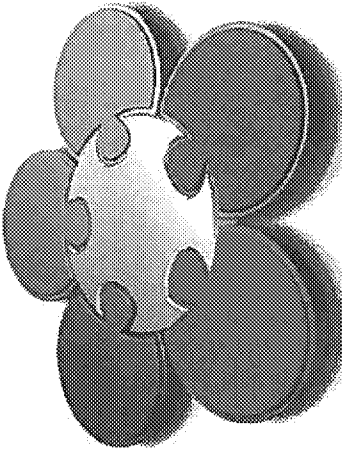
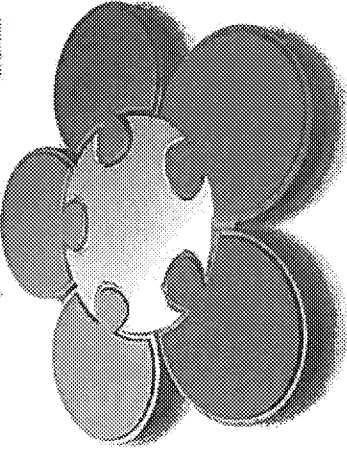
HOME Investment Partnership Grant (HOME)

East Chicago Public Library

2401 E. Columbus Drive

East Chicago, Indiana 46312

Thursday, January 9, 2014 at 2:00 p.m.



NAME/NOMBRE	SIGNATURE/FIRMA AQUI	ORGANIZATION/ORGANIZACIÓN	ADDRESS/DIRECCIÓN	PHONE/TEL	E-MAIL/CORREO ELECTRÓNICO
11 TAYLOR, ANNIE	DID NOT COME	HAVEN HOUSE	P.O. BOX 508 HAMMOND, IN 46325	219-931-9800	havenhousedvs@aol.com
12 WEIN, LISA	<i>Lisa Wein</i>	HAVEN HOUSE	P.O. BOX 508 HAMMOND, IN 46325	219-931-9800	havenhousedvs@aol.com
13 WINFREY, WILLIE	<i>Willie Winfrey</i>	KATHERINE HOUSE BOYS & GIRLS CLUB	2809 138TH STREET EAST CHICAGO, IN 46312	219-398-1344	winfrey@bgcnwi.org
14 Patricia Flax-Hatch	<i>Pat Flax-Hatch</i>	Boys & Girls Clubs of NW Indiana	8339 Broadway, Gary, IN	219-881-1566	pfhatch@bgcnwi.org
15 Lisa Barker	<i>Lisa Barker</i>	Habitat for Humanity of Northwest Indiana	8777 Cedar Gary, IN 46340	219-883-7765	NOVE INFORMATION@Habitat.org
16 Ted Karns	<i>Ted Karns</i>	Boy Scouts	8751 Cedar Ave Munster	219-836-1720	ted.karns@scout.org
17 Patricia Smith	<i>Patricia Smith</i>	BSA	8751 Cedar Munster	219-836-1720	patricia.smith@scout.org
18 Doree McHenry	<i>Doree McHenry</i>	Nea Nth Life First Baptist	100 W. Chicago		dbradford@nealife.org
19 Pastor Slob	<i>Pastor Slob</i>		4941 Meeker Ave		Pastor Slob@pec.com
20 Pat Rodin	<i>Pat Rodin</i>	UNP			



## APPLICATION WORKSHOP/SOLICITUD DE TALLER DE TRABAJO

2014-2018 Consolidated Plan

2014 Annual Action Plan

Analysis of Impediments to Fair Housing Choice  
for

Community Development Block Grant (CDBG)

and

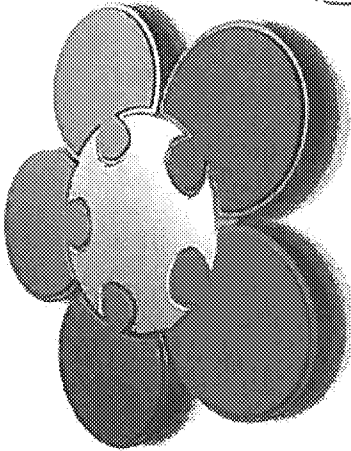
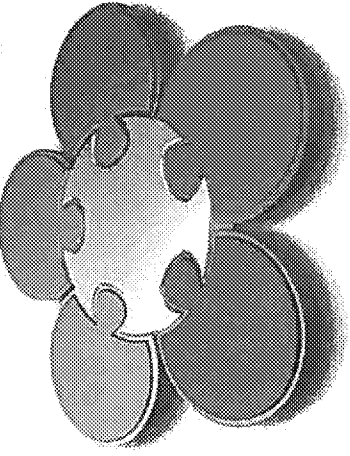
HOME Investment Partnership Grant (HOME)

East Chicago Public Library

2401 E. Columbus Drive

East Chicago, Indiana 46312

Thursday, January 9, 2014 at 2:00 p.m.



NAME/NOMBRE	SIGNATURE/FIRMA AQUI	ORGANIZATION/ORGANIZACIÓN	ADDRESS/DIRECCIÓN	PHONE/TEL	E-MAIL/CORREO ELECTRÓNICO
21 Pamela Stallings	<i>Pamela Stallings</i>	NWTC	Hawthorn, IN 5948 Hawthorn Ave	219-931-9300	pstallings@hotmail.com
22 Marcia Benyon	<i>Marcia Benyon</i>	MECH	4926 Clarkspur	392-9979	mbenyon@echi-in.org
23 Rita DeLaRosa	<i>Rita DeLaRosa</i>	EC HA	4926 Clarkspur	392-9979	deklarosa@echi-in.org
24 Mufson Steele	<i>Mufson Steele</i>	O.S. attach of NWL	839 Broadway	946-886-886-1111	US Illinois' Continuum of Care Public Housing US Illinois' Continuum of Care Public Housing
25 Jania Bellizzi	<i>Jania Bellizzi</i>	IN Parenting Institute	839 Broadway Cmty. ID	219-886-886-1111	jenia@indianaparentinginstitute.org
26 Turk, Lynette	<i>Turk, Lynette</i>	E.C. Redevelopment	400 E. Chicago W. E. Chicago, IN	219-391-8513	LTURK@EASTCHICAGO.COM
27 Sharon Hagwood	<i>Sharon Hagwood</i>	Urban Design Ventures	212 E. 7th Avenue Hobbs, NM	412-441-6917	Sharon@urban-design.com
28 Nicholas O. Smith	<i>Nicholas O. Smith</i>	E.C. Redevelopment	400 E. Chicago Ave E.C., IN 46312	219-391-8513	nsmith@eastchicago.com
29					
30					

# COMMUNITY WORKSHOP/TALLERES DE TRABAJO COMUNITARIOS

2014-2018 Consolidated Plan

2014 Annual Action Plan

Analysis of Impediments to Fair Housing Choice  
for

Community Development Block Grant (CDBG)

and

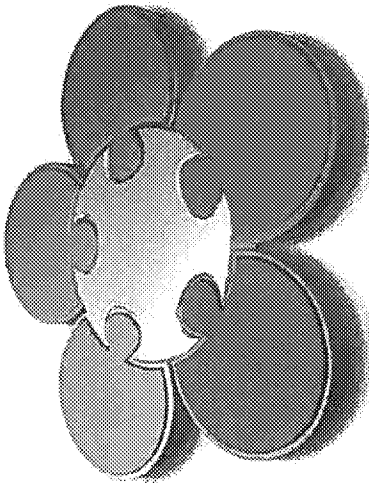
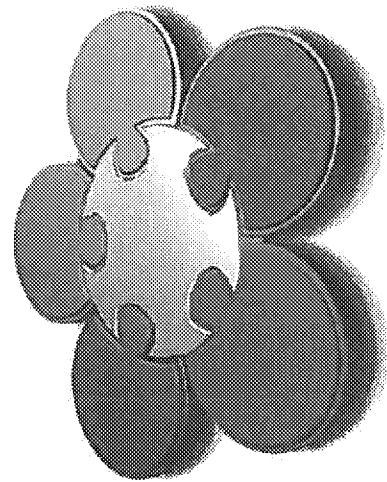
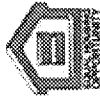
HOME Investment Partnership Grant (HOME)

East Chicago Public Library

2401 E. Columbus Drive

East Chicago, Indiana 46312

Thursday, January 9, 2014 at 5:00 p.m.



NAME/NOMBRE

ADDRESS/DIRECCIÓN

PHONE/TEL

E-MAIL/CORREO ELECTRÓNICO

1	JOAN LOPEZ	200 45TH ST	219-670-9999	JLopez@aol.com
2	William A. Lopez	Urban Design Partners	412/441-6916	will@urban-designpartners.com
3	Lynette Tule	E.C. Redevelopment	219-391-8513	LTURK@EASTCHICAGO.COM
4	Nicholas O. Smith	"	"	nsmith@eastchicago.com
5				
6				
7				
8				
9				
10				
11				
12				



R.S.V.P. via Phone or E-mail

Name: \_\_\_\_\_  
 Organization: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_  
 State: \_\_\_\_\_  
 Zip: \_\_\_\_\_  
 Phone: \_\_\_\_\_  
 E-mail: \_\_\_\_\_

This workshop is FREE.

For more information about the workshop,  
 please contact Lyvette Turk --  
[Lturk@eastchicago.com](mailto:Lturk@eastchicago.com) or Nicholas Smith at  
 (219) 391-8513.



If you are in need of special accommodations,  
 including language translator, please submit  
 your request by Monday, January 6, 2014.

### Eligible Public Service Activities

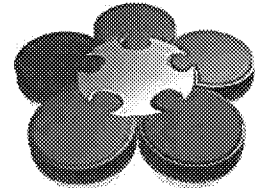
The CDBG regulations allow the use of grant funds for a wide range of public service activities, including, but not limited to:

- ☐ Employment services (e.g., job training);
- ☐ Crime prevention and public safety;
- ☐ Child care;
- ☐ Health services;
- ☐ Substance abuse services (e.g., counseling and treatment);
- ☐ Fair housing counseling;
- ☐ Education programs;
- ☐ Energy conservation;
- ☐ Services for senior citizens;
- ☐ Services for homeless persons;
- ☐ Welfare services (excluding income payments);
- ☐ Down payment assistance; and
- ☐ Recreational services.



### City of East Chicago Department of Redevelopment

400 E. Chicago Avenue  
 East Chicago, IN 46312  
 Phone: 219-391-8513  
 Fax: 219-391-7005  
 Website: [www.eastchicago.com](http://www.eastchicago.com)



### APPLICATION WORKSHOP for 2014-2018 Consolidated Plan 2014 Annual Action Plan Analysis of Impediments to Fair Housing Choice

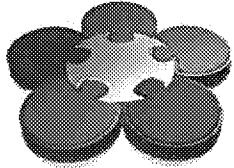
Thursday, January 9, 2014

2:00pm - 4:00pm  
 East Chicago  
 Public Library  
 2401 E. Columbus Dr.  
 East Chicago, IN

COMMUNITY DEVELOPMENT BLOCK  
 GRANT (CDBG)  
 HOME INVESTMENT PARTNERSHIPS  
 GRANT (HOME)

FOR NON-PROFIT  
 AGENCIES





You are invited to the annual workshop for the Community Development Block Grant (CDBG) and HOME Investments Partnership Grant (HOME).

This workshop will go back to the basics of CDBG & HOME and provide detailed guidelines on how to fill out a CDBG application and review the Subrecipient Handbook. This will include eligible and ineligible projects, how to determine a national objective, how to fill out the income limits certification forms, application narratives, how to fill out a correct budget form, maps, documentation of matching or leveraging of funds and other related issues.

This grant will provide an opportunity for 501(c)(3) organizations to apply for funding to leverage programs and/or projects that will improve the quality of life for the residents of East Chicago.

All interested applicants will be required to attend this workshop or schedule a one-on-one meeting with the Department of Redevelopment in order to submit an application.

**WHO SHOULD ATTEND:** This workshop will provide an excellent opportunity for Non-Profit Agencies and any agency that services the residents of East Chicago.



The Community Development Block Grant (CDBG) provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title I of the Housing and Community Development Act of 1974, Public Law 93-383, as amended; 42 U.S.C.-5301 et seq.



HOME Investment Partnerships Program (HOME) provides formula grants to States and localities that communities use – often in partnership with local nonprofit groups – to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people. The program is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act, as amended.

### **HOME Investment Partnerships Grant (HOME)**

HOME provides formula grants to States and localities that communities use—often in partnership with local nonprofit groups—to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

#### **Purpose**

HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. Each year it allocates approximately \$2 billion among the States and hundreds of localities nationwide. HOME funds are awarded annually as formula grants to participating jurisdictions. HUD establishes HOME Investment Trust Funds for each grantee, providing a line of credit that the jurisdiction may draw upon as needed. The program's flexibility allows States and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancement, or rental assistance or security deposits.

**HOME funds may be used for activities which include, but are not limited to:**

- provide home purchase
- rehabilitation
- build or rehabilitate housing for rent or ownership
- demolition of dilapidated housing to make way for HOME-assisted development
- payment of relocation expenses
- provide tenant-based rental assistance contracts of up to 2 years



## **City of East Chicago Department of Redevelopment**

### **APPLICATION WORKSHOP**

**for  
Non-Profit Agencies**

**for the**

**2014-2018 Consolidated Plan**

**2014 Annual Action Plan**

**Analysis of Impediments to Fair  
Housing Choice**

**for**

**Community Development Block Grant  
and  
HOME Investment Partnerships Grant**

**Thursday, January 9, 2014  
2:00 p.m.**

**East Chicago Public Library  
2401 E. Columbus Dr.  
East Chicago, IN**

**Anthony Copeland, Mayor  
Maria C. Becerra, Executive Director**

## Community Development Block Grant (CDBG)

The program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended; **42 U.S.C.-5301** et seq.

### Purpose

HUD awards grants to entitlement community grantees to carry out a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and providing improved community facilities and services.

Entitlement communities develop their own programs and funding priorities. However, grantees must give maximum feasible priority to activities which benefit low- and moderate-income persons. A grantee may also carry out activities which aid in the prevention or elimination of slums or blight. Additionally, grantees may fund activities when the grantee certifies that the activities meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs. CDBG funds may not be used for activities which do not meet these broad national objectives.

**CDBG funds may be used for activities which include, but are not limited to:**

- acquisition of real property;
- relocation and demolition;
- rehabilitation of residential and non-residential structures;
- construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes;
- public services, within certain limits;
- activities relating to energy conservation and renewable energy resources; and
- provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.

## AGENDA

### Welcome

East Chicago Department of Redevelopment

### Purpose of Meeting

Current – 2013 Action Plan

Current Program Year: July 1, 2013 – June 30, 2014

CDBG Award Amount: \$1,153,253

Estimated Program Income: \$ 120,000

\$1,273,253

HOME Award Amount: \$ 212,490

Estimated Program Income: \$ 4,440

\$ 216,930

*2014 Allocation -Has not been announced by HUD as of today*

### Review Application & Requirements

Lyvette Turk, Programs Manager—Department of Redevelopment

Mr. Walt Haglund, Urban Design Ventures

### Application for Funding

**Application Deadline: February 4, 2013 by 12:00 noon**

East Chicago Department of Redevelopment

400 E. Chicago Avenue

East Chicago, IN 46312

### Questions

### Final Comments

### HOME Investment Partnerships Grant (HOME)

HOME provides formula grants to States and localities that communities use—often in partnership with local nonprofit groups—to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

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- rehabilitation
- build or rehabilitate housing for rent or ownership
- demolition of dilapidated housing to make way for HOME-assisted development
- payment of relocation expenses
- provide tenant-based rental assistance contracts of up to 2 years



## City of East Chicago Department of Redevelopment

### COMMUNITY WORKSHOP

for the

**2014-2018 Consolidated Plan**

**2014 Annual Action Plan**

**Analysis of Impediments to Fair  
Housing Choice**

for

**Community Development Block Grant  
and  
HOME Investment Partnerships Grant**

**Thursday, January 9, 2014  
5:00 p.m.**

**East Chicago Public Library  
2401 E. Columbus Dr.  
East Chicago, IN**

**Anthony Copeland, Mayor  
Maria C. Becerra, Executive Director**

## Community Development Block Grant (CDBG)

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- public services, within certain limits;
- activities relating to energy conservation and renewable energy resources; and
- provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.

## AGENDA

### Welcome

Maria C. Becerra, Executive Director  
East Chicago Department of Redevelopment

### Purpose of Meeting

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\$1,273,253

HOME Award Amount: \$ 212,490

Estimated Program Income: \$ 4,440  
\$ 216,930

*2014 Allocation -Has not been announced by HUD as of today*

### Development Process for the Plans

Mr. Walt Haglund  
Urban Design Ventures

### Application for Funding

**Application Deadline: February 4, 2013 by 12:00 noon**  
**East Chicago Department of Redevelopment**  
**400 E. Chicago Avenue**  
**East Chicago, IN 46312**

### Questions

### Final Comments

**PUBLIC HEARING NOTICE  
CITY OF EAST CHICAGO, INDIANA  
COMMUNITY DEVELOPMENT BLOCK GRANT AND  
HOME INVESTMENT PARTNERSHIP PROGRAMS**

Notice is hereby given that the City of East Chicago, Lake County, IN will hold a public hearing on **Wednesday, February 26, 2014 at 5:00 PM, at the East Chicago Public Library, 2401 E. Columbus Drive, East Chicago, IN 46312.** Any person(s) requiring special accommodations, including a Spanish interpreter, should contact Ms. Lyvette Turk, at (219) 391-8513 ext. 226 between the hours of 8:30 a.m. – 4:30 p.m. by Monday, February 24, 2014.

The purpose of this public hearing is to gather information for the City's Five Year Consolidated Plan for FY 2014-2018, the Annual Action Plan for FY 2014, and the City's Analysis of Impediments to Fair Housing Choice (A.I.), which the City must submit to the U.S. Department of Housing and Urban Development for the Community Development Block Grant (CDBG) Entitlement Funds and the HOME Investment Partnership Program by May 15, 2014. Additionally, the hearing will be used to solicit the views and comments of individuals and organizations concerning any impediments to fair housing choice in the City and what steps should be undertaken to affirmatively further fair housing.

The City of East Chicago anticipates that it will receive an estimated allocation of CDBG entitlement grant in the amount of approximately \$1,153,253 for FY 2014. The City is eligible to receive approximately \$212,490 in HOME funds in FY 2014. These funding levels are contingent upon the final approval of the Federal Budget for FY 2014. In order to receive those funds, the City of East Chicago must prepare a Five Year Consolidated Plan and a One Year Annual Action Plan for the use of the CDBG and HOME funds. At least 70% of the CDBG funds must benefit low- and moderate-income persons living in the City of East Chicago. The City will be preparing its CDBG and HOME application and it intends to afford citizens, local agencies, and interested parties the opportunity to become involved in the planning process.

Eligible CDBG activities include single family rehabilitation, homeownership programs, economic developments and public service activities, among others. Eligible HOME activities include single family rehabilitation, homeownership programs, acquisition and new housing construction among others.

The Analysis of Impediments will focus on the status and interaction of six (6) fundamental conditions within the community:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;

- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

All interested citizens are encouraged to attend the public hearing at 5:00 PM and they will be given the opportunity to present oral or written testimony concerning the needs of the City of East Chicago and the use of CDBG and HOME funds to address those needs over the next five (5) years. In addition, residents will be given the opportunity to express their views and comments on any fair housing issues, in the City of East Chicago. Written comments may be addressed to Ms. Lyvette Turk, Community Development Programs Manager, City of East Chicago Department of Redevelopment, 400 E. Chicago Ave., East Chicago, IN 46312 or via email at [Lturk@eastchicago.com](mailto:Lturk@eastchicago.com).

**Anthony Copeland, Mayor – City of East Chicago, Indiana**  
**Maria C. Becerra, Executive Director – East Chicago Dept. of Redevelopment**



# Community Workshop

## February 26, 2014

**5:00 p.m!**  
**East Chicago**  
**Public Library**  
**2401 E. Columbus Dr.**  
**East Chicago, IN**

**Down Payment Assistance**

**Housing**

**Public Services**

**Economic Development**

**Public Facilities**

### SHARE YOUR VISION FOR THE COMMUNITY!!!

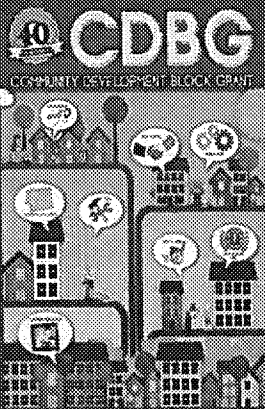
Every 5 years the U.S. Department of Housing and Urban Development (HUD) requires communities receiving Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funds to prepare a 5-year Consolidated Plan and Update the Analysis of Impediments to Fair Housing Choice. The City of East Chicago receives these funds annually and is beginning to prepare a Plan for the 5 year period from July 2014 - June 2018.

Citizen and Stakeholder input are essential to the successful enactment and implementation of the Consolidated Plan, which shapes the housing and community development goals over the next 5 years.

Come share your ideas and help develop strategies to provide citizens with:

- ✚ Decent, Safe and Affordable Housing
- ✚ A Suitable Living Environment; and
- ✚ Expanded Economic Development Opportunities

ANTHONY COPELAND, MAYOR - CITY OF EAST CHICAGO, INDIANA  
 MARIA C. BECERRA, EXECUTIVE DIRECTOR  
 CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT





# Talleres De Trabajo Comunitarios

## Febrero 26, 2014

**5:00 p.m!**  
**East Chicago**  
**Public Library**  
**2401 E. Columbus Dr.**  
**East Chicago, IN**

**Asistencia  
Para Pagos  
De Enganche**

**Viviendas**

**Servicios  
Públicos**

**Desarrollo  
Económico**

**Instalaciones  
Públicas**

### COMPARTA SU VISIÓN CON LA COMUNIDAD!!

Cada 5 años el Departamento de Viviendas y Desarrollo Urbano (HUD), requiere de las comunidades que reciben subsidios de "Community Development Block Grant" (CDBG) y "HOME Investment Partnerships Grant" (HOME) que preparen un plan consolidado de 5 años con el objeto de actualizar el Análisis de Impedimento sobre la igualdad de oportunidades para viviendas. La Ciudad de East Chicago recibe dichos fondos anualmente y está empezando a preparar el plan de 5 años que comprende el periodo de Julio 2014 a Junio 2018.

El interés y cooperación de la ciudadanía y los inversionistas es sumamente importante y esencial para la realización de este "Plan Consolidado" que ha de formar la meta del desarrollo de viviendas en la comunidad por los siguientes 5 años.

Venga a compartir sus ideas y ayudar a formar estrategias que le darán a la ciudadanía:

- Viviendas seguras, decentes y a bajo costo
- Ambiente de vida conveniente, y
- Amplias Oportunidades de desarrollo económico

ANTHONY COPELAND, MAYOR - CITY OF EAST CHICAGO, INDIANA  
 MARIA C. BECERRA, EXECUTIVE DIRECTOR  
 CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT





# Five Year Plan, Annual Action Plan & the Analysis of Impediments to Fair Housing Choice

## Meeting with Citizens

East Chicago Public Library Redevelopment Staff

Wednesday, February 26, 2014, 5:00 PM 2/27 2-3:30 pm

Name	Address	Phone Number	Email Address
Talaya Jones	400 E Chicago	391-8513	tjones@eastchicago.com
AL ESPINOZA	400 E. CHICAGO	391-8513	AESPINOZA@EASTCHICAGO
Gloria Hinojosa	400 E. Chicago	391-8513	ghinojosa@eastchicago.com
Nicholas D. Smith	400 E. Chicago	391-8513	nsmith@eastchicago.com
Lyvette Turk	400 E. Chicago	391-8513	LTURK@EASTCHICAGO.COM
Ashonda Stephens	400 E. Chicago	391-8513	astephens@eastchicago.com
Maria C. Becerra	400 E. Chicago	391-8513	MBecerra@eastchicago.com
Ezell Stayed	as well		



## Five Year Plan, Annual Action Plan &amp; the Analysis of Impediments to Fair Housing Choice



Meeting with Citizens

East Chicago Public Library

Wednesday, February 26, 2014, 5:00 PM

Name	Address	Phone Number	Email Address
Ruben Ramos	320 Hobbs Ave	219 391-8482	ramos@eastchicago.com
Fran Nowacki	1615 E 14th St	219 391-8474	FNowacki@eastchicago.com
Miguel G. Alarido	4444 Kilmer Ave.	219 371-8357	miguelal@eastchicago.com
Wanda Guzman	"	219 391-8294	wguzman@eastchicago.com
Mayor Anthony Copeland	-	-	-
Carol Foster		219-391-8351	EFoster@EASTCHICAGO.COM
Maune Morgan	3908 Evergreen	219 776-4498	morganredevelop@yahoo.com



Five Year Plan, Annual Action Plan & the Analysis of Impediments to Fair Housing Choice  
Meeting with Health & Social Service Agencies  
Wednesday, February 26, 2014, 1:00 PM

Name/Title	Organization	Phone Number	Email Address
Kelly B. Williams Sr. FAHAI	G.D.P.C.	219.398.2006	Pastor KBW SR @ YAHOO.COM
Will W. Gorman	BOENWIT	219-398-1344	willw@boenwi.org
Jen Bellizzi Gorman Mktg. Dir.	IN Parenting Institute	219-886-1111	jen@indiana-parentinginstitute.org

SPECIAL SERVICES



**Five Year Plan, Annual Action Plan & the Analysis of Impediments to Fair Housing Choice  
Meeting with Health & Social Service Agencies  
Wednesday, February 26, 2014, 1:00 PM**

Name/Title	Organization	Phone Number	Email Address
Tolisa Rogers / Director Client Services	Haven House, Inc.	219 931 2090	havenhouse@us@aol.com
J. Wozniak / Program Manager	PEA Regional Medical Health Center	392-4625 757-1814	wozniak@foundations.org dag.ward@genius.ous
Doug Ward			
Frank J. Melan	North Township	746-5792	fjmelan@comcast.net
Cynthia Turkay	Regional Medical	391-5276	cynthia.turkay@northtownship.org
Stephen I. Rodriguez, Esq.	IN LEGAL SERVICES, INC.	738-6040	stephen.rodriguez@ilsi.net
Anna Schoon	NWICA	219 792 1189	aschoon@nwi-co.org
Gina Gomez	" "	" "	gomez@nwi-co.org



# Five Year Plan, Annual Action Plan & the Analysis of Impediments to Fair Housing Choice

Meeting with Citizens

East Chicago Public Library

Wednesday, February 26, 2014, 5:00 PM  
FRIDAY, FEBRUARY 28, 2014

Name	Address	Phone Number	Email Address
Concepcion G. Magana Cttr	6433 W. 1st Ave. East Chicago, IN 46312	(708) 808-2619	cgp4183@gmail.com Cmagana@eastchicago.com
Rev. James H. Hunter Pastor	3715 S. W. 1st Ave. East Chicago, IN 46312	398-2943	
Jerrel Rodriguez Evb	4444 W. 1st Ave. East Chicago, IN 46312	219-391-8355	jrodriguez@eastchicago.com
John Verbic Deputy Police Chief	2301 E. Columbus Ave. East Chicago, IN 46312	219-391-8312	<del>John Verbic</del> jverbic@eastchicago.com





**Five Year Plan, Annual Action Plan & the Analysis of Impediments to Fair Housing Choice  
Meeting with Employment/Business/Training Agencies  
Thursday, February 27, 2014, 3:30 PM**

Name/Title	Organization	Phone Number	Email Address
Yolanda Argandona, Mortgage Lender	First Merchants Bank	219-228-2209	Yargandona@FirstMerchants.com
Rick Del Lord	Center Bank	219-378-9583	lilideltoro@CenterBank.com
Pamela Stalling Housing Counselor	Northwest Indiana Feminist Alliance	219-931-9300	pstalling@hotmail.com
Brandi Enstine Dir. of Development	HealthLine	219-462-7173	banstine@healthlinechc.org
Donella Bradford Site Manager	Nea Home		dbradford@neahome.org
Rita De La Rosa, President (also East Chicago Hsg Auth) - (HHS Compliance Coord of Center)	NW I HCC Northwest Indiana Hispanic Chamber of Commerce	219-588-4651	rdlr725@aol.com
Emiliano Perez	ECFD	219-746-7705	ECFRC@netzero.com





**Five Year Plan, Annual Action Plan & the Analysis of Impediments to Fair Housing Choice Meeting with Health & Social Service Agencies** *Public meeting*  
**Wednesday, February 26, 2014, 1:00 PM**

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[illegible]

**NOTICE OF PUBLIC HEARING  
FY 2014-2018 FIVE YEAR CONSOLIDATED PLAN,  
FY 2014 ANNUAL ACTION PLAN,  
FY 2014 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, AND  
AMENDMENT TO THE CITIZEN PARTICIPATION PLAN  
FOR THE CITY OF EAST CHICAGO, INDIANA**

Notice is hereby given that the City of East Chicago, Lake County, IN will hold a public hearing on Thursday, April 24, 2014 at 5:00 PM, at the:

**East Chicago Public Library  
2401 East Columbus Drive  
East Chicago, Indiana 46312**

The East Chicago Public Library is accessible to persons with physical disabilities. If special arrangements need to be made to accommodate citizens in order for them to participate in the public hearing, including a Spanish interpreter, please call Ms. Lyvette Turk, City of East Chicago Department of Redevelopment at (219) 391-8513 ext. 226 to make those arrangements no later than Monday, April 21, 2014.

The purpose of the public hearing is to present the City of East Chicago's FY 2014-2018 Five Year Consolidated Plan, FY 2014 Annual Action Plan, FY 2014 Analysis of Impediments to Fair Housing Choice, for the use of CDBG and HOME funds, and the Amendment to the Citizen Participation Plan. The City intends to submit its FY 2014 Annual Action Plan in the amount of **\$1,185,843** for Community Development Block Grant (CDBG) funds and **\$238,042** in HOME Investment Partnerships Program (HOME) funds. These amounts are based on the latest HUD allocations. In addition, the City anticipates that it will receive **\$120,000** in Program Income for its CDBG Program and **\$4,440** in Program Income for its HOME Program. The FY 2014-2018 Five Year Consolidated Plan, FY 2014 Annual Action Plan, and FY 2014 Analysis of Impediments to Fair Housing Choice will be submitted to the HUD on or before May 19, 2014.

In order to obtain the views of citizens, public agencies, and other interested parties, the City of East Chicago will place its FY 2014-2018 Five Year Consolidated Plan, FY 2014 Annual Action Plan, FY 2014 Analysis of Impediments to Fair Housing Choice, and Amendment to the Citizen Participation Plan on display from April 7, 2014 through May 6, 2014, at the following locations:

City of East Chicago - Mayor's Office  
4525 Indianapolis Blvd

City of East Chicago Department of Redevelopment  
400 E. Chicago Avenue

Website: [www.eastchicago.com](http://www.eastchicago.com)

All interested persons, groups, and organizations are encouraged to attend this public hearing and will be given the opportunity to present oral or written testimony concerning the proposed plans and uses of Federal funds under the FY 2014-2018 Five Year Consolidated Plan, FY 2014 Annual Action Plan, FY 2014 Analysis of Impediments to Fair Housing Choice, and Amendment to the Citizen Participation Plan.

Written comments may be addressed to City of East Chicago Department of Redevelopment, 400 E. Chicago Avenue, East Chicago, IN 46312, faxed at (219) 391-7005, e-mailed: [lturk@eastchicago.com](mailto:lturk@eastchicago.com), or oral comments may be made at the public hearing or made by calling (219) 391-8513 ext. 226.

**Anthony Copeland, Mayor – City of East Chicago, Indiana**  
**Maria Becerra, Executive Director – East Chicago Dept. of Redevelopment**

DRAFT

**CITY OF EAST CHICAGO, IN – CONFIDENTIAL CITIZEN QUESTIONNAIRE  
COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME PROGRAM NEEDS**

The City of East Chicago, Indiana is preparing its Community Development Block Grant (CDBG) and HOME Investment Partnership Programs Five Year Consolidated Plan, Annual Action Plan, and its Analysis of Impediments to Fair Housing Choice. As part of the planning process, the City is conducting a survey to identify citizens' needs in the community, ideas on how the residents would like to see funds under the CDBG and HOME Programs spent, and fair housing concerns, such as acts of discrimination or barriers that might limit the housing choices of families and individuals. Please take a few minutes and complete this **confidential questionnaire** to the best of your ability. If you are unsure of an answer, or the question does not apply to you, please feel free to skip that question. Thank you for your assistance in helping us to identify citizens' needs and Fair Housing issues in the City. When completed, please return completed survey to the **City of East Chicago, Department of Redevelopment, 400 East Chicago Avenue, East Chicago, IN 46312, OR COMPLETE ONLINE at [www.eastchicago.com](http://www.eastchicago.com)**. The City would appreciate your response by **Friday, February 28, 2014**.

1. **What is your street name where you live in the City of East Chicago?**

Street Name \_\_\_\_\_

2. **Gender:** ☐ Male ☐ Female

3. **Race/Ethnicity (choose all that apply):**

☐ White ☐ Black or African-American ☐ American Indian or Alaskan Native ☐ Asian  
☐ Native Hawaiian/ Pacific Islander ☐ Hispanic or Latino ☒ Some Other Race ☐ Two or More Races

4. **Age:** ☐ 17 or younger ☐ 18-20 ☐ 21-29 ☐ 30-39 ☐ 40-49 ☐ 50-59 ☐ 60 or older

5. **Number of persons living in your household?** ☐ One ☒ Two ☐ Three ☐ Four ☐ Five ☐ Six +

6. **What is the approx. total family income per year based on the number of persons in your household?**

1 person household	<input type="checkbox"/> over	} \$35,750	4 person household	<input type="checkbox"/> over	} \$51,050
	<input type="checkbox"/> under			<input type="checkbox"/> under	
2 person household	<input type="checkbox"/> over	} \$40,850	5 person household	<input type="checkbox"/> over	} \$55,150
	<input type="checkbox"/> under			<input type="checkbox"/> under	
3 person household	<input type="checkbox"/> over	} \$45,950	6 person household	<input type="checkbox"/> over	} \$59,250
	<input type="checkbox"/> under			<input type="checkbox"/> under	

7. **Are you a homeowner?** ☐ Yes ☒ No

8. **Are you a renter?** ☐ Yes ☐ No

9. **What improvements to the recreational facilities would you like to see? Please list:**

10. **Are there any problems in your neighborhood with the following (choose all that apply):**

☐ Public Safety ☐ Streets ☐ Curbs/Sidewalks ☐ Handicap access ☐ Parking  
☐ Traffic ☐ Storm sewers ☐ Sanitary sewers ☐ Litter ☐ Property Maintenance

11. **What, if any, medical care is missing or lacking in the City of East Chicago and the surrounding area? Please list:**

12. **Do you use any of the social service programs available in the City?** ☐ Yes ☐ No

**If yes, what programs do you use?**

(Turn Over to Complete)

13. Are there any programs or services that are missing or under-funded in the City? Please list:

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14. Are there any employment issues in the City of East Chicago? Please list:

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15. Are there any housing issues in the City of East Chicago? Please list:

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**Fair Housing concerns/impediments include any act of discrimination or barrier that might limit the housing choices of families and individuals. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices based on race, color, religion, sex, disability, familial status, or national origin.**

16. In your opinion, are residents of the City of East Chicago aware of how to report fair housing violations or concerns? ☐ Yes ☐ No ☐ Unsure

17. What do you think are the primary reasons why fair housing complaints are not reported?

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18. Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of East Chicago.

	Strongly Agree	Agree	Neutral/ Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of affordable housing in certain areas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of accessible housing for persons with disabilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of accessibility in neighborhoods (i.e. curb cuts)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of fair housing education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of fair housing organizations in the City	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
State or Local laws and policies that limit housing choice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of knowledge among residents regarding fair housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of knowledge among landlords and property managers regarding fair housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of knowledge among real estate agents regarding fair housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of knowledge among bankers/lenders regarding fair housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other barriers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

19. Are there any additional comments or concerns that you wish to share?

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